

# VETERANS BENEFITS ADMINISTRATION

## *Annual Benefits Report Fiscal Year 2006*



DEPARTMENT OF VETERANS AFFAIRS



# **THE UNDER SECRETARY OF VETERANS AFFAIRS FOR BENEFITS**

**WASHINGTON, D.C. 20420**

Dear Reader,

We are pleased to present the Veterans Benefits Administration (VBA) Annual Benefits Report for Fiscal Year 2006. This is the ninth edition of the Annual Benefits Report. Its publication reinforces the Veterans Benefits Administration's commitment to our stakeholders and business partners to provide comprehensive information concerning the activities of our five benefit programs.

This report contains key data pertaining to the utilization of our benefit programs over the past five years. We hope it is a useful tool for the reader to understand our mission and our success.

On the cover and inside this year's report are pictures of VBA employees who are also veterans. These dedicated employees represent all military branches of service and served from post-World War II to Operations Iraqi and Enduring Freedom. All have unique experiences, and their stewardship toward their fellow veterans takes many forms.

On the following pages, we present a summary of the benefits used by our Nation's veterans and their dependents in 2006. I thank the employees of the Veterans Benefits Administration for making a difference in the lives of our veterans and their families.

Daniel L. Cooper

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## **VETERANS BENEFITS ADMINISTRATION MISSION AND VISION STATEMENTS**

### **INTRODUCTION**

We are the Veterans Benefits Administration, one of the three Administrations forming the U.S. Department of Veterans Affairs (VA). We offer a wide range of benefits to our Nation's veterans, service members, and their families.

### **MISSION STATEMENT**

The mission of the Veterans Benefits Administration (VBA), in partnership with the Veterans Health Administration and the National Cemetery Administration, is to provide benefits and services to veterans and their families in a responsive, timely, and compassionate manner in recognition of their service to the Nation.

### **VISION STATEMENT**

Our vision is that the veterans whom we serve will feel that our Nation has kept its commitment to them; employees will feel that they are both recognized for their contribution and are part of something larger than themselves; and taxpayers will feel that we've met the responsibilities they've entrusted to us. Courage, honesty, trust, respect, open communication, and accountability will be reflected in our day-to-day behavior.

### **CORE VALUES**

- Veterans have earned our respect and are our reason for being, our common purpose. All our efforts are directed toward meeting their needs.
- We are committed to communicating to our veterans and employees in a timely, thorough, accurate, understandable, and respectful manner.
- We listen to the concerns and views of veterans and our employees to bring about improvement in benefits and services and the climate in which they are provided.
- We value understandable business processes that consistently produce positive results.
- We foster an environment that promotes personal and corporate initiative, risk-taking, and teamwork.
- We are open to change and flexible in our attitudes.
- Respect, integrity, trust, and fairness are hallmarks of all our interactions.
- We value a culture where everyone is involved, accountable, respected, and appreciated.
- We will perform at the highest level of competence, always, and take pride in accomplishment. We are a "can do" organization.

## **PURPOSE OF VBA'S ANNUAL BENEFITS REPORT**

The Annual Benefits Report (ABR) clearly summarizes the benefit programs delivered by VBA, identifies the current level of program participation by eligible persons, 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;
- Provide insights into the nature of the benefits programs;
- Portray the economic impact of VBA programs on veterans, their families, the Federal government, and the Nation.

A complete discussion on VBA's performance in administering these programs is contained in the Department's FY 2006 Performance and Accountability Report, dated November 2006. The document can be accessed through this electronic link: <http://www.va.gov/budget/report/>. Program goals and objectives are detailed in VA's annual performance plans. The FY 2003-FY 2008 Strategic Plan can be found on the Department's website: <http://www.va.gov/Partners/stratcap/index.htm>

## **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 \$40 billion and long-term obligations exceeding one trillion dollars, 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 five business lines:

**COMPENSATION AND PENSION**  
**EDUCATION**  
**LIFE INSURANCE**  
**LOAN GUARANTY**  
**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans' benefits represent an integral part of American history. Knowledge of benefits history is important for all those who are interested in a comprehensive understanding of what VBA does and why.

A more general discussion of VA and veterans' benefits from a historical perspective can be found in VA Pamphlet 80-97-2, VA History in Brief, September 1997. This pamphlet is on the VA Home Page: <http://www1.va.gov/opa/feature/history/index.asp>. For the latest copy of the pamphlet entitled Benefits for Veterans and Dependents, go to [http://www1.va.gov/opa/vadocs/current\\_benefits.asp](http://www1.va.gov/opa/vadocs/current_benefits.asp).

# Veterans Serving Veterans: Then and Now

(Photographs of the following VBA veteran employees are presented on the following pages)

Donald I. Aebersold	Steven A. Flye	Darren Luke	Wayne Rosenfelder
Donnie Archuleta	Kevin S. Foster	John E. Lundy	Andy Ross
David Allen	Rodney Francisco	Thomas "Tom" Lynch	Lester G. Rousseau
Douglas H. Alston	Timothy Frey	Ryan Mable	Jules G. Sabrier Jr.
Gary Antal	Dan Fuchs	Antrina Manora	Richard C. Schloss
Gerald Bacon	Rhonda W. George	Linda Markus	James F. Schaper
Timothy M. Bailey	Lenny Grabert	Sandra Marsh	Gerald W. Schweiger
Hank Beuning	Sara Graves	Kenneth J. Martin	Ronald L. Scoggins
Roy D. Birdsong Jr	Dbi Green	Robert W. McAllan	Mary Beth E. Settle
Edwin B. Bjurstrom III	Antoine D. Grimes	Melissa McComb	Keith Shadden
Donald Blake	Nicole J. Grimes	James B. Meeks III	Barry Shaffer
Jonathan B. Bracy	Kristina Gutierrez	Mary L. Melanson	Christina E. Shank
Douglas Bragg	Elizabeth A. Gustafson	John Meyer	Jack Shields
Richard C. Braley	Michael J. Haegele	Brian Meyers	Lawrence Shufford
Patricia F. Brewer	Robert Hamilton	James E. Miles	Samuel M. Simmons
Sandra Brewer	Rawley A. Harris	Joan Miller	Douglas A. Skipp
Collins Briggs	Angela B. Hatcher	Kenneth Miller	Jenny M. Smith
Virginia S. Brown	Hezekiah Henderson	Rex Morgan	Walter S. Sprenger
George Brucks	Lorenza D. Hilliard	Terri Morgan	Scott W. Sterns
Barbara Bundy	William 'Bill' F. Hitsman	Herbert Morris	Sterling E. Stokes
Mario Burns	Sandra E. Hoffman	Mary Murin	Michael S. Strong
Ricky J. Bush	Pamela D. Holloway	Alan Napier	Kenneth B. Swinnie
Elisa Cadwell	Betty R. Holmes	Darla Napier	Arthur B. Tagatac
Irene E. Carter	William S. Holmes	Antoinette M. Newsome	Debra C. Thomas
Heraldo Chavez	Richard C. Hong	Robert E. Nicoletti	James Thomas Jr.
Debra Clark	Alma A. Horace	Elroy L. Noel	James E. Timar
Angela D. Clayton	Carla Huer	Dorothy A. Oliver	Michael Tucker
Angela Clemoens	Gary Hughes	David M. Orozco	Rebecca L. VanHouten
Eric Cole	Jacklyn D. Irby	Diana Penney	Juan D. Vilches
DeShone C. Conner	Tomas Jackson	Donna Perot	Edward J. Vinski Jr
Fernando Cortes	Susan M. Jaramillo	Margaret L. Person	Dan Vosburg
Ed Croft	James Jewell	John Piepho	Shane A. Weldon
Russell B. Curry	Tim D. Jonczak	Frank Pierce	Patricia Wicks
Patricia A. Dance	James M. Joseph	Heidi L. Pinkham	David A. Wild
Ashley A. Darcy	John W. Kalnin	Robert S. Posti	Gerald M. Williams
Ricker Dave	Annette Kaufman	Jim Pratt	Doug Willyerd
Bobbie K. Davis	Doris Kelleher	Antonio Presley	Marvin G. Wroten
Robin J. Dillion	Robert F. Kelly	Donald A. Prevost	Dennis Yost
Edward Dougherty	Larry D. Kendall	Susan Quille	William J. Young II
Patricia Duffley-Renow	Sheryl Kruse	Carlos M. Ramirez	Matthew Zdarko
John E. Elvins	Adam B. Kinder	Ricardo F. Randle	
Tom Elwell	Casey Kvale	Greg Reed	
Roxanne E. Erikson	Robert La Scola	Robert E. Repp	
Steve Estes	Lacy Lipscomb	Julio Reyes	
Lisa A. Fells	Wanda K. Lock	Mark Reynolds	
Herbert(HERB) M. Fenster	Jose E. Lopez Jr.	Bonnie Robinson	
George A. Figurski	Mary A.J. Love	Carlos Robinson	
James G. Flippin Jr.	Pamela K. LoveJoy	Ronald W. Rochelle	
Sheila A. Floyd	Dedra Lozanda	James Romanowski	



*The Veterans Benefits Administration, Office of Performance Analysis and Integrity thanks all veteran employees who submitted pictures for the FY 2006 Annual Benefits Report (Anne Gustafson pictured above).*











# Compensation and Pension

Note to reader: The data in the Compensation and Pension section of this publication includes only awards processed and veterans paid via the Benefits Delivery Network (BDN). As of the end of fiscal year 2006, 10,385 veterans were being paid via VETSNET, a new suite of applications designed to replace BDN. Data for those veterans is not included in this publication. VETSNET data will be included in the fiscal year 2007 Annual Benefits Report.

## Current Benefits

### Compensation Based Upon Service-Connected Disability or Death

Disability compensation is a monetary benefit paid to veterans with service-connected disabilities. "Service-connected" means the disability was a result of disease or injury incurred or aggravated during active military service. To be eligible for disability compensation, the veteran's discharge must be under conditions other than dishonorable, and the disability must not be the result of willful misconduct by the veteran.

Disability compensation is graduated according to the degree of the veteran's disability on a scale from 0 percent disabling to 100 percent disabling, in increments of 10 percent. Additional benefits are payable to veterans with severe disabilities such as anatomical loss or loss of use of a hand or foot, blindness, or deafness. The most seriously disabled veterans receive the highest benefit amounts, and less severely disabled veterans receive lower benefits.

Dependency and indemnity compensation (DIC) is payable to the survivors of servicemembers who died while on active duty or veterans who died from their service-connected disabilities. VA may also pay DIC benefits to survivors of veterans continuously rated totally disabled due to service-connected disabilities for ten or more years immediately preceding the veteran's death or five years from the date of the veteran's discharge. DIC benefits may also be paid to the survivors of former prisoners of war who died after September 30, 1999, and who were continuously rated totally disabled due to a service-connected disability for a period of not less than one year immediately preceding death.

Surviving spouses and dependent children are potentially eligible for DIC benefits. An additional amount is payable if the

veteran was rated totally disabled for a period of at least eight years prior to death. For deaths prior to January 1, 1993, benefit rates are based on the veteran's military pay grade or the current monthly rate established by law, whichever is the greater benefit.

Parents of veterans or servicemembers who die as the result of a service-connected disease or injury are also potentially eligible for DIC benefits. Parents' DIC is a needs-based program for financially dependent parents.

### Pension Based Upon Non Service-Connected Disability or Death

VA pension programs are designed to provide income support to wartime veterans and their families who are experiencing financial hardship. The program is means-tested. The total family income from sources other than VA determines the amount of the benefit. Laws establish income limits and regulate the rates of payment.

Wartime veterans who are age 65 and older or who are determined permanently and totally disabled as the result of a non-service-connected disability may be eligible for a disability pension. Entitlement to this disability pension is subject to income limitations. Additional amounts may be paid to a veteran who has dependents or who is so disabled as to require the aid and attendance of another person, or is housebound. Benefits are also paid under two protected or "grandfathered" prior pension programs. These rates and limits are fixed at the amounts in effect when the programs were replaced.

Surviving spouses and dependent children of wartime veterans are potentially eligible for death pension benefits, subject to income limitations. As with disability pension, death pension is paid under the current pension program as well as under the two "grandfathered" prior programs.

## Quick Reference Guide

**Number of veterans and survivors receiving compensation and pension benefits at the end of fiscal year 2006 is 3,582,255**

- 2,725,824 veterans received service-connected disability benefits
- 325,939 survivors received service-connected death benefits
- 329,856 veterans received non service-connected disability benefits
- 200,636 survivors received non service-connected death benefits

**Number of beneficiaries who began receiving benefits (Compensation, Pension, DIC) during fiscal year 2006 is 249,986**

- |                             |         |
|-----------------------------|---------|
| ▪ Compensation - Disability | 162,805 |
| ▪ Compensation - Death      | 17,461  |
| ▪ Pension - Disability      | 45,487  |
| ▪ Pension - Death           | 24,233  |

**Total veterans receiving service-connected disability benefits end of fiscal year 2006 by period of service is 2,725,824**

- |                   |         |
|-------------------|---------|
| ▪ World War I     | 2       |
| ▪ World War II    | 328,042 |
| ▪ Korean Conflict | 159,804 |
| ▪ Vietnam Era     | 947,598 |
| ▪ Peacetime       | 595,565 |
| ▪ Gulf War Era    | 694,813 |

### Most prevalent service-connected disabilities

- |   |         |
|---|---------|
| ▪ Defective hearing                     | 444,583 |
| ▪ Tinnitus                              | 395,324 |
| ▪ General musculoskeletal               | 306,517 |
| ▪ Arthritis due to trauma               | 287,541 |
| ▪ Scars, others                         | 282,772 |
| ▪ Post-traumatic stress disorder        | 269,399 |
| ▪ Diabetes mellitus                     | 247,992 |
| ▪ Knee, other impairment                | 236,646 |
| ▪ Hypertensive vascular disease         | 202,718 |
| ▪ Arthritis, degenerative, hypertrophic | 166,146 |

**Data**

The table below summarizes information about the beneficiaries who began receiving compensation and pension benefits during fiscal year 2006 and the monetary value of these benefits.

<b>Summary of Beneficiaries Who Began Receiving Compensation and Pension Benefits in Fiscal Year 2006</b>			
<b>Benefit Program</b>	<b>Number of People</b>	<b>Estimated Total Annual Amounts Paid</b>	<b>Estimated Average Annual Amounts Paid</b>
Compensation–Disability	162,805	\$1,182,536,161	\$7,264
Compensation–Death <sup>1</sup>	17,461	\$222,130,977	\$12,722
Pension–Disability	45,487	\$418,357,504	\$9,197
Pension–Death <sup>2</sup>	24,233	\$134,944,205	\$5,569
<b>Total</b>	<b>249,986</b>	<b>\$1,957,968,847</b>	<b>\$7,832</b>

<sup>1</sup>includes surviving spouses, children (not dependents on surviving spouse awards), and parents  
<sup>2</sup>Includes surviving spouses and children (not dependents on surviving spouse awards)  
 Source: Benefits Delivery Network – COIN CP-103 and CP-127

The following table provides the number of active beneficiaries in the compensation and pension benefit programs at the end of fiscal year 2006 and the monetary value of these benefits. Note this information includes the beneficiaries from the table above plus beneficiaries already on the rolls (active accounts).

<b>Summary of Active Compensation and Pension Benefit Accounts at End of Fiscal Year 2006</b>			
<b>Benefit Program</b>	<b>Number of People</b>	<b>Estimated Total Annual Amounts Paid</b>	<b>Estimated Average Annual Amounts Paid</b>
Compensation–Disability	2,725,824	\$25,622,853,876	\$9,400
Compensation–Death <sup>1</sup>	325,939	\$4,298,196,864	\$13,187
Pension–Disability	329,856	\$2,695,909,956	\$8,173
Pension–Death	200,636	\$731,072,064	\$3,644
<b>Total</b>	<b>3,582,255</b>	<b>\$33,348,032,760</b>	<b>\$9,309</b>

<sup>1</sup>Dependency and Indemnity Compensation and Death Compensation  
 Source: Benefits Delivery Network – RCS 20-221

## Compensation - Disability

Disability compensation is paid for disabilities incurred during or aggravated by the veteran’s military service (except when the disability resulted from willful misconduct of the veteran). Only veterans (not dependents, survivors, or others) are eligible to receive VA disability compensation.

Disabilities are evaluated according to the VA Schedule for Rating Disabilities in Title 38, U.S. Code of Federal Regulations, Part 4. The Rating Schedule is based on a “whole person” concept. This means that each disability is evaluated based on its residual effect on the veteran.

The range of disabling effects from a specific disability rarely includes every 10 percent increment from 0 percent to 100 percent. For example, the Rating Schedule provides four possible evaluations for the disabling effect of a disfiguring scar of the head, face, or neck: 0, 10, 30, or 50 percent, according to the extent of the disfigurement. Active pulmonary tuberculosis, on the other hand, is always rated 100 percent disabling. Multiple disabilities will result in a combined degree of disability for purposes of compensation payment.

Combined degree of disability is expressed as a percentage and represents the overall disabling effect on a veteran of all his or her service-connected disabilities. The combined percent is not calculated by summing all the individual degrees of disability. Instead, a rating formula is applied to calculate the overall disabling effect of the veterans’ service-connected disability. Under certain circumstances, multiple zero-percent disabilities can have a combined percentage of 10 percent (38 CFR 3.324). These are called “compensable zeros” and are shown in the 0% row in the tables that follow. Disability compensation monetary amounts are set by Congress and correspond to the combined degree of disability.

Combined Degree	Number of Veterans	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
0%	505	\$449,955	\$891
10%	47,667	\$64,470,571	\$1,353
20%	30,989	\$81,855,584	\$2,641
30%	23,264	\$104,718,708	\$4,501
40%	18,234	\$118,814,932	\$6,516
50%	11,745	\$107,504,804	\$9,153
60%	10,229	\$155,478,754	\$15,200
70%	6,879	\$153,582,205	\$22,326
80%	3,847	\$95,473,153	\$24,818
90%	1,718	\$46,549,897	\$27,095
100%	7,728	\$253,637,597	\$32,821
<b>Total</b>	<b>162,805</b>	<b>\$1,182,536,161</b>	<b>\$7,264</b>

Source: Benefits Delivery Network - COIN CP-127



The following table presents a five-year comparison of the combined degree service-connected disabilities for veterans who began receiving compensation during each fiscal year from 2002-2006. The second table on this page shows most prevalent service-connected disabilities for veterans who began receiving compensation during fiscal year 2006

**Five-Year Comparison of Combined Degree of Service-Connected Disabilities for Veterans Who Began Receiving Compensation - by Fiscal Year**

Combined Degree	2002	2003	2004	2005	2006
0%	529	635	434	504	505
10%	39,336	44,304	42,555	46,264	47,667
20%	37,822	36,035	29,765	31,347	30,989
30%	20,454	22,039	20,031	22,898	23,264
40%	15,476	16,377	14,934	17,311	18,234
50%	9,863	10,869	10,230	11,880	11,745
60%	7,726	8,573	7,961	9,736	10,229
70%	5,582	6,459	6,087	6,863	6,879
80%	2,688	3,184	2,949	3,733	3,847
90%	1,199	1,456	1,322	1,671	1,718
100%	7,011	8,004	7,913	8,145	7,728
<b>Total</b>	<b>147,686</b>	<b>157,935</b>	<b>144,181</b>	<b>160,352</b>	<b>162,805</b>

Source: Benefits Delivery Network - COIN CP-127

**Most Prevalent Service-Connected Disabilities for Veterans Who Began Receiving Compensation During Fiscal Year 2006**

Disability	Number of Veterans	Percent of Total
Tinnitus	51,360	9.7%
Defective hearing	38,330	7.2%
Diabetes mellitus	23,756	4.5%
Lumbosacral or Cervical strain	22,445	4.2%
Post-traumatic stress disorder	20,516	3.9%
Degenerative arthritis of the spine	15,945	3.0%
Arthritis, due to trauma	15,368	2.9%
Limitation of flexion of leg	15,232	2.9%
Generalized musculoskeletal disabilities	13,881	2.6%
Hypertensive vascular disease	11,626	2.2%
<b>Total - Most Prevalent Disabilities</b>	<b>228,459</b>	
<b>Total - All Disabilities</b>	<b>529,855</b>	

Source: Benefits Delivery Network - COIN CP-145

**Five-Year Comparison of Service-Connected Disabilities by Body System for Veterans Who Began Receiving Compensation - by Fiscal Year**

<b>Body System</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>Percent Change 2002-2006</b>
Musculoskeletal System	156,339	164,970	164,297	194,331	206,588	32.1%
Impairment of Auditory Acuity	59,241	75,316	76,836	88,366	92,407	56.0%
Skin	41,453	42,766	36,955	41,161	41,882	1.0%
Neurological Conditions	28,794	33,575	28,922	33,602	34,222	18.9%
Mental Disorders	25,402	31,022	23,564	33,308	32,838	29.3%
Endocrine System	39,852	36,897	26,206	26,274	25,457	-36.1%
Cardiovascular System	26,643	28,069	28,315	26,577	23,762	-10.8%
Respiratory System	19,304	20,678	19,239	21,903	22,582	17.0%
Digestive System	21,501	22,017	19,078	21,281	20,932	-2.6%
Genitourinary System	13,392	14,993	12,884	14,670	14,828	10.7%
Eye	5,320	5,708	4,774	5,529	5,562	4.5%
Gynecological Conditions	2,795	2,780	2,487	2,670	2,951	5.6%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	3,300	3,233	2,702	2,705	2,476	-25.0%
Dental and Oral Conditions	2,087	1,915	1,616	1,868	1,823	-12.6%
Hemic and Lymphatic Systems	1,262	1,484	1,822	1,814	1,545	22.4%
<b>Total</b>	<b>446,685</b>	<b>485,423</b>	<b>449,697</b>	<b>516,059</b>	<b>529,855</b>	

Source: Benefits Delivery Network - COIN CP-145

The table at right presents the total number of veterans and estimated amounts paid by combined degree of disability at the end of fiscal year 2006.

<b>Total Number of Veterans Receiving Compensation by Combined Percent of Disability at End of Fiscal Year 2006</b>			
<b>Combined Degree</b>	<b>Number of Veterans</b>	<b>Estimated Total Annual Amounts Paid</b>	<b>Estimated Average Annual Amounts Paid</b>
0%	14,291	\$12,733,472	\$891
10%	775,346	\$1,048,724,994	\$1,353
20%	417,721	\$1,103,411,366	\$2,642
30%	334,931	\$1,507,649,735	\$4,501
40%	259,834	\$1,693,125,795	\$6,516
50%	161,568	\$1,478,875,352	\$9,153
60%	184,264	\$2,800,786,671	\$15,200
70%	165,257	\$3,689,574,178	\$22,326
80%	113,404	\$2,814,411,071	\$24,818
90%	60,546	\$1,640,524,267	\$27,096
100%	238,662	\$7,833,036,975	\$32,821
<b>Total</b>	<b>2,725,824</b>	<b>25,622,853,876</b>	<b>\$9,400</b>

Source: Benefits Delivery Network—RCS 20-0221 and RCS 20-0223

For comparison, the table to the right provides combined degree for veterans receiving compensation at the end of fiscal years 2002-2006.

<b>Total Number of Veterans Receiving Compensation by Combined Percent - Five Fiscal Years</b>						
<b>Combined Degree</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>Percent Change 2002-2006</b>
0%	16,364	15,925	15,313	14,750	14,291	-12%
10%	805,229	791,473	782,910	775,854	775,346	-5.7%
20%	387,681	396,640	402,492	408,667	417,721	9.8%
30%	313,207	318,239	321,521	327,007	334,931	6.1%
40%	214,613	227,918	236,785	246,987	259,834	22.9%
50%	128,508	136,535	143,291	151,943	161,568	25.2%
60%	138,378	151,443	161,050	172,694	184,264	36.2%
70%	107,097	123,951	138,548	153,190	165,257	63.1%
80%	67,583	80,545	91,526	102,979	113,404	80.8%
90%	32,897	40,339	46,818	54,161	60,546	101.3%
100%	186,730	202,221	215,442	228,747	238,662	31.2%
<b>Total</b>	<b>2,398,287</b>	<b>2,485,229</b>	<b>2,555,696</b>	<b>2,636,979</b>	<b>2,725,824</b>	

Source: RCS 20-0223

The following tables present information about the age of veterans who began receiving disability compensation benefits during fiscal year 2006 as well as for all veterans receiving disability compensation benefits, with an estimate of the annual payments.

<b>Age of Veterans Who Began Receiving Service-Connected Compensation During Fiscal Year 2006</b>			
<b>Age</b>	<b>Number of Veterans</b>	<b>Estimated Annual Payments</b>	<b>Percent of Total Estimated Annual Payments</b>
35 and under	40,989	\$240,677,129	20.4%
36-55	54,187	\$402,653,680	34.1%
56-75	55,039	\$433,132,580	36.6%
Over 75	12,590	\$106,072,771	9.0%
<b>Total</b>	<b>162,805</b>	<b>\$1,182,536,161</b>	<b>100.0%</b>

Source: Benefits Delivery Network - COIN CP-127

<b>Age of Veterans Receiving Service-Connected Compensation at End of Fiscal Year 2006</b>			
<b>Age</b>	<b>Number of Veterans</b>	<b>Estimated Annual Payments</b>	<b>Percent of Total Estimated Annual Payments</b>
35 and under	213,566	1,185,660,672	4.6%
36-55	833,346	6,596,593,188	25.7%
56-75	1,156,703	12,996,872,940	50.7%
Over 75	522,209	4,843,727,076	18.9%
<b>Total</b>	<b>2,725,824</b>	<b>25,622,853,876</b>	<b>100%</b>

Source: RCS 20-0236 Table 1

Many veterans have more than one disability. Each disability is evaluated according to its disabling effect, without regard to other disabling conditions present. A rating formula is applied to assess the overall disabling effect (combined degree) of all the veteran’s service-connected conditions.

In contrast to the previous tables, which organized information according to the number of individual veterans and their combined evaluations, the table below organizes information according to the number of service-connected disabilities and their separate evaluations. A “zero percent” service-connected disability rating means a disability exists and is related to the veteran’s service, but is not so disabling that it entitles the veteran to compensation payments.

Data for the table below and on the following pages are taken from compensation payment records. Consequently, the disabilities of service-connected veterans with only zero percent ratings are not represented in the tables.

The zero percent disabilities shown in these tables are for those veterans who receive compensation (a zero percent disability and one or more disability rating evaluations above zero percent, i.e., ten percent or greater or as a result of having combined multiple zero percent disability evaluations).

The table below shows disabilities for which compensation is paid. The average number of disabilities per veteran is 2.98. Approximately 89% of these disabilities are evaluated in the zero through thirty percent rating category. The table on the next page shows the frequency of individual service-connected disabilities by body system for veterans receiving compensation at the end of fiscal year 2006.

<b>Total Individual Service-Connected Disabilities by Evaluation for Veterans Receiving Compensation at End of Fiscal Year 2006</b>		
<b>Evaluation</b>	<b>Number of Disabilities</b>	<b>Percent of Total</b>
0%	2,451,180	30.2%
10%	3,279,440	40.3%
20%	871,701	10.7%
30%	625,350	7.7%
40%	222,164	2.7%
50%	183,003	2.3%
60%	147,396	1.8%
70%	105,175	1.3%
80%	10,791	0.0%
90%	3,337	0.0%
100%	228,814	2.8%
<b>Total</b>	<b>8,128,351</b>	<b>100%</b>
Source: Benefits Delivery Network–RCS 20-0227		
Note: Does not include 23 in “Other” category		

<b>Frequency of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation at End of Fiscal Year 2006</b>		
<b>Body System</b>	<b>Total Number of Disabilities</b>	<b>Percent of Total Number of Disabilities</b>
Musculoskeletal System	3,173,080	39%
Impairment of Auditory Acuity	908,676	11.2%
Skin	818,377	10.1%
Neurological Conditions	573,812	7.1%
Mental Disorders	551,056	6.8%
Cardiovascular System	490,435	6.0%
Digestive System	464,479	5.7%
Respiratory System	360,943	4.4%
Endocrine System	276,094	3.4%
Genitourinary System	231,307	2.8%
Eye	125,770	1.5%
Gynecological System	49,646	0.6%
Infectious Diseases, Immune Disorders, Nutritional Deficiencies	44,369	0.5%
Dental and Oral Conditions	33,327	0.4%
Hemic and Lymphatic System	26,980	0.3%
<b>Total All Conditions</b>	<b>8,128,351</b>	<b>100%</b>
Source: Benefits Delivery Network-RCS 20-0227		
Note: Does not include 23 in "Other" category		

### Five-Year Comparison of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation at End of Fiscal Year

Body System	2002	2003	2004	2005	2006	Percent Change 2002-2006
Musculoskeletal System	2,524,243	2,652,380	2,786,986	3,002,239	3,173,080	25.7%
Impairment of Auditory Acuity	587,524	665,419	742,211	822,413	908,676	54.7%
Skin	750,407	770,083	778,521	799,131	818,377	9.1%
Neurological Conditions	369,377	422,448	581,442	521,970	573,812	55.3%
Mental Disorders	433,618	463,223	488,333	520,497	551,056	27.1%
Cardiovascular System	385,924	419,039	442,640	471,455	490,435	27.1%
Digestive System	440,931	448,128	452,307	457,934	464,479	5.3%
Respiratory System	314,021	325,106	334,866	347,190	360,943	14.9%
Endocrine System	134,905	185,908	217,126	247,324	276,094	104.7%
Genitourinary System	161,387	180,785	196,268	214,036	231,307	43.3%
Eye	108,407	113,553	117,256	121,443	125,770	16.0%
Gynecological Conditions	39,325	41,905	44,156	46,880	49,646	26.2%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	46,586	46,576	46,045	45,076	44,369	-4.8%
Dental and Oral Conditions	28,924	30,171	31,114	32,211	33,327	15.2%
Hemic and Lymphatic Systems	22,216	23,122	24,996	25,988	26,980	21.4%
<b>Total</b>	<b>6,347,795</b>	<b>6,787,846</b>	<b>7,284,267</b>	<b>7,675,787</b>	<b>8,128,351</b>	

Source: Benefits Delivery Network-RCS 20-0227

The following table identifies the total number of service-connected disabilities grouped by body system. The percentages reflect the proportional amount that each rating represents for that body system. The last column on the next page reflects the proportional amount for each evaluation for all body systems, e.g. 40.3% of the total service-connected disabilities are rated at 10%.

<b>Total Service-Connected Disabilities For Veterans Receiving Compensation at End of Fiscal Year 2006 by Percent and Body System</b>									
<b>Rating</b>	<b>Musculoskeletal System</b>		<b>Auditory</b>		<b>Skin</b>		<b>Neurological Conditions</b>		
0%	765,535	24.1%	354,681	39.0%	524,889	64.1%	66,426	11.6%	
10%	1,576,997	49.7%	464,738	51.1%	250,095	30.6%	286,320	49.9%	
20%	454,775	14.3%	27,046	3.0%	5,527	0.7%	84,718	14.8%	
30%	158,875	5.0%	19,860	2.2%	28,608	3.5%	61,563	10.7%	
40%	118,434	3.7%	14,840	1.6%	2,055	0.3%	29,727	5.2%	
50%	20,440	0.6%	8,482	0.9%	3,670	0.4%	15,330	2.7%	
60%	51,730	1.6%	5,076	0.6%	2,812	0.3%	10,139	1.8%	
70%	4,315	0.1%	2,908	0.3%	42	0.0%	3,319	0.6%	
80%	1,650	0.1%	2,990	0.3%	402	0.0%	3,383	0.6%	
90%	1,056	0.0%	1,107	0.1%	5	0.0%	516	0.1%	
100%	19,273	0.6%	6,948	0.8%	272	0.0%	12,371	2.2%	
<b>Total</b>	<b>3,173,080</b>	<b>39.0%</b>	<b>908,676</b>	<b>11.2%</b>	<b>818,377</b>	<b>10.1%</b>	<b>573,812</b>	<b>7.1%</b>	
<b>Rating</b>	<b>Digestive System</b>		<b>Respiratory System</b>		<b>Endocrine System</b>		<b>Genitourinary System</b>		
0%	256,869	55.3%	159,071	44.1%	7,879	1.0%	111,296	19.4%	
10%	132,647	28.6%	103,856	28.8%	54,391	6.6%	33,950	5.9%	
20%	27,069	5.8%	6,600	1.8%	185,592	22.7%	19,619	3.4%	
30%	25,161	5.4%	47,486	13.2%	4,068	0.5%	20,017	3.5%	
40%	7,503	1.6%	1,483	0.4%	15,734	1.9%	10,905	1.9%	
50%	979	0.2%	17,695	4.9%	165	0.0%	41	0.0%	
60%	6,046	1.3%	12,620	3.5%	4,861	0.6%	15,844	2.8%	
70%	163	0.0%	153	0.0%	63	0.0%	6	0.0%	
80%	115	0.0%	251	0.1%	105	0.0%	1,416	0.2%	
90%	0	0.0%	1	0.0%	25	0.0%	0	0.0%	
100%	7,927	1.7%	11,727	3.2%	3,211	0.4%	18,213	3.2%	
<b>Total</b>	<b>464,479</b>	<b>5.7%</b>	<b>360,943</b>	<b>4.4%</b>	<b>276,094</b>	<b>3.4%</b>	<b>231,307</b>	<b>2.8%</b>	

Continued on next page



**Total Service-Connected Disabilities for Veterans Receiving Compensation at End of Fiscal Year 2006 by Percent and Body System; Continued**

Rating	Infectious Diseases, Immune Disorders, Nutritional Deficiencies		Dental and Oral Conditions		Hemic and Lymphatic Systems		Total All Conditions	
0%	34,286	1.1%	17,065	1.9%	7,552	0.9%	2,451,180	30.2%
10%	3,644	0.1%	10,567	1.2%	2,296	0.3%	3,279,440	40.3%
20%	845	0.0%	3,249	0.4%	1,776	0.2%	871,701	10.7%
30%	1,729	0.1%	1,672	0.2%	8,902	1.1%	625,350	7.7%
40%	456	0.0%	487	0.1%	300	0.0%	222,164	2.7%
50%	69	0.0%	208	0.0%	32	0.0%	183,003	2.3%
60%	1,852	0.1%	17	0.0%	494	0.1%	147,396	1.8%
70%	20	0.0%	7	0.0%	201	0.0%	105,175	1.3%
80%	74	0.0%	3	0.0%	7	0.0%	10,791	0.1%
90%	1	0.0%	0	0.0%	0	0.0%	3,337	0.0%
100%	1,393	0.0%	52	0.0%	5,420	0.7%	228,814	2.8%
<b>Total</b>	<b>44,369</b>	<b>0.5%</b>	<b>33,327</b>	<b>0.4%</b>	<b>26,980</b>	<b>0.3%</b>	<b>8,128,351</b>	<b>100.0%</b>

Source: Benefits Delivery Network - RCS 20-0227

**Most Prevalent Service-Connected Disabilities**

<b>Body System and Disability</b>	<b>Total Number</b>	<b>Body System Total (%)</b>	<b>Body System and Disability</b>	<b>Total Number</b>	<b>Body System Total (%)</b>
<b>Musculoskeletal System</b>			<b>Endocrine System</b>		
Generalized musculoskeletal conditions	306,517	9.7%	Diabetes mellitus	247,992	89.8%
Arthritis, due to trauma, substantiated by x-ray findings	287,541	9.1%	Hypothyroidism	14,532	5.3%
Other impairment of knee	236,646	7.5%	Hyperthyroidism	5,150	1.9%
<b>Impairment of Auditory Acuity</b>			<b>Genitourinary System</b>		
Defective hearing	444,583	48.9%	Generalized, genitourinary system	40,235	17.4%
Tinnitus	395,324	43.5%	Malignant neoplasms of the genitourinary system	39,112	16.9%
Otitis media, suppurative, chronic	20,449	2.3%	Prostate gland injuries, infections, hypertrophy, post-operative residuals	28,744	12.4%
<b>Skin</b>			<b>Eye</b>		
Scars, other	282,772	34.6%	Generalized eye conditions	14,500	11.5%
Scars, superficial, tender and painful	108,029	13.2%	Conjunctivitis, other, chronic	8,837	7.0%
Scars, disfiguring, head, face or neck	100,313	12.3%	Glaucoma, simple, primary, non-congestive	7,957	6.3%
<b>Neurological</b>			<b>Gynecological System</b>		
Paralysis of sciatic nerve	80,803	14.1%	Uterus removal of, including corpus	10,345	20.9%
Migraine	74,774	13.0%	Uterus and ovaries, removal of, complete	10,183	20.6%
Paralysis of the median nerve	58,158	10.1%	Generalized, gynecological conditions and disorders of the breast	6,376	12.9%
<b>Mental Disorders</b>			<b>Infectious Diseases, Immune Disorders, and Nutritional Deficiencies</b>		
Post-Traumatic Stress Disorder	269,399	48.9%	Malaria (inactive)	30,247	68.2%
Generalized anxiety disorder	59,926	10.9%	HIV-related illness	2,979	6.7%
Major depressive disorder	45,253	8.2%	Generalized, infectious diseases, immune disorder and nutritional deficiencies	2,829	6.4%

**Most Prevalent Service-Connected Disabilities; Continued**

Body System and Disability	Total Number	Body System Total (%)	Body System and Disability	Total Number	Body System Total (%)
<b>Cardiovascular System</b>			<b>Dental and Oral Conditions</b>		
Hypertensive vascular disease (essential arterial hypertension)	202,718	41.3%	Temporomandibular articulation, limited motion of	13,790	41.4%
Frozen feet, residuals of (immersion foot)	72,485	14.8%	Generalized, dental and oral conditions	7,966	23.9%
Arteriosclerotic heart disease	60,778	12.4%	Mandible, malunion of	6,412	19.2%
<b>Digestive System</b>			<b>Hemic and Lymphatic Systems</b>		
Hemorrhoids, external or internal	125,101	26.9%	Splenectomy	6,897	25.6%
Hernia, hiatal	58,929	12.7%	Non-Hodgkin's lymphoma	4,585	17.0%
Duodenal ulcer	50,777	10.9%	Generalized, hemic and lymphatic systems	4,144	15.4%
<b>Respiratory System</b>					
Asthma, bronchial	58,647	16.2%			
Sinusitis, maxillary, chronic	38,029	10.5%			
Allergic or vasomotor rhinitis	30,705	8.5%			
Source: Benefits Delivery Network- RCS 20-0227					

Compensation & Pension

**Most Prevalent Disabilities for Veterans Receiving Compensation at End of Fiscal Year 2006**

Body System	Disability	Number of Veterans	All Conditions FY 2006 (Percent of Total)
Impairment of Auditory Acuity	Defective hearing	444,583	5.4%
Impairment of Auditory Acuity	Tinnitus	395,324	4.9%
Musculoskeletal System	Generalized musculoskeletal system	306,517	3.8%
Musculoskeletal System	Arthritis, due to trauma, substantiated by x-ray findings	287,541	3.5%
Skin	Scars, other	282,772	3.5%
Mental Disorders	Post-traumatic stress disorder	269,399	3.3%
Endocrine System	Diabetes mellitus	247,992	3.1%
Musculoskeletal System	Other impairment of knee	236,646	2.9%
Cardiovascular System	Hypertensive vascular disease (essential arterial hypertension)	202,718	2.5%
Musculoskeletal System	Arthritis, degenerative, hypertrophic or osteo-arthritis	166,146	2.0%
Source: Benefits Delivery Network - RCS 20-0227			

This table shows the number of veterans receiving disability compensation at the end of fiscal year 2006 by period of service. Also provided are the estimated annual and average annual payments made during the fiscal year.

<b>Veterans Receiving Service-Connected Disability Benefits at End of Fiscal Year 2006</b>			
<b>Period of Service</b>	<b>Number of Veterans</b>	<b>Estimated Total Annual Amounts Paid</b>	<b>Estimated Average Annual Amounts Paid</b>
World War I	2	\$32,760	\$16,380
World War II	328,042	\$2,896,860,864	\$8,831
Korean War	159,804	\$1,513,755,264	\$9,473
Vietnam Era	947,598	\$11,758,415,196	\$12,409
Gulf War Era	694,813	\$4,855,512,516	\$6,988
Peacetime Periods	595,565	\$4,598,277,276	\$7,721
<b>Total</b>	<b>2,725,824</b>	<b>\$25,622,853,876</b>	<b>\$9,400</b>

Source: Benefits Delivery Network-RCS 20-0221

<b>Most Prevalent Disabilities by Period of Service at End of Fiscal Year 2006</b>			
<b>Period of Service</b>	<b>Disability</b>	<b>Number of Disabilities</b>	<b>Percent of Total</b>
<b>World War II</b>	Defective hearing	47,040	6.9%
	Frozen Feet, residuals of (immersion foot)	38,135	5.6%
	Tinnitus	35,134	5.2%
	Scars, other	27,924	4.1%
	Generalized anxiety disorder	27,809	4.1%
	Post-Traumatic Stress Disorder	24,903	3.7%
	Arthritis, due to trauma, substantiated by x-ray findings	22,568	3.3%
	Scars, superficial, tender and painful	14,493	2.1%
	Flatfoot, acquired	13,838	2.0%
	Scars, disfiguring, head, face or neck	10,725	1.6%
<b>Korean War</b>	Defective hearing	30,279	8.5%
	Tinnitus	25,826	7.3%
	Frozen feet, residuals of (immersion foot)	20,888	5.9%
	Scars, other	14,771	4.2%
	Post-Traumatic Stress Disorder	11,423	3.2%
	Arthritis, due to trauma, substantiated by x-ray findings	9,774	2.8%
	Scars, superficial, tender and painful	7,105	2.0%
	Duodenal ulcer	6,476	1.8%
	Scars, disfiguring, head, face or neck	5,596	1.6%
	Other impairment of knee	5,228	1.5%
<b>Vietnam Era</b>	Diabetes mellitus	215,430	7.5%
	Post-Traumatic Stress Disorder	194,446	6.8%
	Defective hearing	145,810	5.1%
	Tinnitus	138,546	4.8%
	Scars, other	120,267	4.2%
	Generalized musculoskeletal conditions	76,207	2.7%
	Hypertensive vascular disease (essential arterial hypertension)	73,618	2.6%
	Arthritis, Due to Trauma, substantiated by x-ray findings	71,379	2.5%
	Other impairment of knee	61,471	2.1%
	Paralysis of sciatic nerve	54,816	1.9%

Source: Benefits Delivery Network-RCS 20-0227

**Most Prevalent Disabilities by Period of Service at End of Fiscal Year 2006; Continued**

Period of Service	Disability	Number of Disabilities	Percent of Total
<b>Gulf War Era</b>	Generalized musculoskeletal conditions	141,910	5.5%
	Tinnitus	129,337	5.0%
	Arthritis, due to trauma, substantiated by x-ray findings	113,326	4.4%
	Other impairment of knee	86,424	3.3%
	Hypertensive vascular disease (essential arterial hypertension)	72,679	2.8%
	Defective hearing	68,271	2.6%
	Lumbosacral or cervical strain	67,749	2.6%
	Scars, other	65,524	2.5%
	Limited motion of the ankle	62,309	2.4%
	Arthritis, degenerative, hypertrophic or osteoarthritis	60,724	2.4%
<b>Peacetime Periods</b>	Generalized musculoskeletal conditions	76,962	4.7%
	Other impairment of knee	76,676	4.7%
	Arthritis, due to trauma, substantiated by x-ray findings	70,386	4.3%
	Defective hearing	68,936	4.2%
	Tinnitus	66,441	4.1%
	Scars, other	54,059	3.3%
	Hypertensive vascular disease (essential arterial hypertension)	50,111	3.1%
	Lumbo-sacral strain	40,945	2.5%
	Arthritis, degenerative, hypertrophic or osteoarthritis	39,394	2.4%
	Intervertebral disc syndrome	33,677	2.1%

Source: Benefits Delivery Network–RCS 20-0227

The table at right shows the total number of disabilities, average number of disabilities per veteran, number of veterans with compensation, and total veteran population at the end of fiscal year 2006 by period of service.

<b>Service-Connected Disabilities at End of Fiscal Year 2006 by Period of Service</b>					
<b>Period of Service</b>	<b>World War II</b>	<b>Korean War</b>	<b>Vietnam Era</b>	<b>Gulf War Era</b>	<b>Peacetime Periods</b>
Total Number of Disabilities	681,993	354,800	2,874,887	2,581,816	1,625,872
Average Number of Disabilities per Veteran	2.08	2.22	3.03	3.72	2.73
Veterans Receiving Compensation	328,042	159,804	947,598	694,813	595,565
<b>Total Veteran Population</b>	<b>3,151,481</b>	<b>3,086,419</b>	<b>7,955,715</b>	<b>4,646,527</b>	<b>6,141,897</b>

Source: RCS 20-0221, 20-0227

### Dependency and Indemnity Compensation

Dependency and Indemnity Compensation (DIC) is payable to survivors of veterans who die of service-related causes. This section provides information about surviving spouses, children, and parents who received DIC during fiscal year 2006.

The tables below show the number of surviving spouses, children (those not included as dependents on a surviving spouse's award), and dependent parents initially awarded DIC benefits during fiscal year 2006.

<b>Total Beneficiaries Who Began Receiving DIC from Fiscal Year 2002-2006</b>					
<b>Type of Benefit</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Surviving Spouses	16,571	17,029	17,007	17,480	15,993
Surviving Children	1,940	1,930	1,821	1,396	1,248
Surviving Parents	195	229	291	286	220
<b>Total</b>	<b>18,706</b>	<b>19,188</b>	<b>19,119</b>	<b>19,162</b>	<b>17,461</b>

Source: Benefits Delivery NetworkCP-127

<b>Age of Surviving Spouses Who Began Receiving DIC Benefits During Fiscal Year 2006</b>			
<b>Age</b>	<b>Number of Beneficiaries</b>	<b>Estimated Annual Payments</b>	<b>Percentage of Total</b>
35 and under	646	\$8,309,652	4%
36-55	2,823	\$37,261,254	18%
56-75	7,721	\$103,109,482	48%
Over 75	4,803	\$65,065,002	30%
<b>Total</b>	<b>15,993</b>	<b>\$213,745,391</b>	<b>100%</b>

Source: Benefits Delivery Network - COIN CP127

The table below shows children who began receiving DIC benefits in fiscal year 2006 by two age categories: those under age 18 and those over age 18. Children over age 18 are shown according to their beneficiary status: those eligible to receive DIC because of school attendance and those eligible because they are helpless.

<b>Age of Children Who Began Receiving DIC Benefits in Fiscal Year 2006</b>		
<b>Children's Age</b>	<b>Number of Beneficiaries</b>	<b>Estimated Annual Payments</b>
Under Age 18 <sup>1</sup>	566	\$3,088,669
Age 18 and Over in School	488	\$1,529,646
Age 18 and Over - Helpless	194	\$1,312,596
<b>Total</b>	<b>1,248</b>	<b>\$5,930,911</b>

Source: Benefits Delivery Network—COIN CP 127  
<sup>1</sup> Includes 192 consolidated awards that account for more than one child

The table below identifies the total number of beneficiaries on the rolls receiving service-connected death benefits at the end of fiscal year 2006.

<b>Total Beneficiaries Receiving DIC by Relationship at End of Fiscal Year 2006</b>		
<b>Relationship</b>	<b>Number of Beneficiaries</b>	<b>Percent</b>
Surviving Spouse	308,322	94.6%
Child	11,717	3.6%
Parent	5,900	1.8%
<b>Total</b>	<b>325,939</b>	<b>100%</b>

Source: Benefits Delivery Network - COIN CP-127



The tables below show the total number of beneficiaries and amounts paid to beneficiaries receiving DIC and Death Compensation (pre-DIC program). The numbers are portrayed by period of service, surviving spouses, and children.

**Total Beneficiaries Receiving Service-Connected Death Benefits by Period of Service at End of Fiscal Year 2006**

Period of Service	Number of Beneficiaries	Estimated Average Annual Amounts Paid	Estimated Total Annual Amounts Paid
Spanish American War	3	\$8,340	\$25,020
Mexican Border	1	\$12,396	\$12,396
World War I	959	\$12,236	\$11,734,476
World War II	102,664	\$13,210	\$1,356,269,316
Korean	36,434	\$13,600	\$495,507,168
Vietnam	135,807	\$13,048	\$1,772,002,884
Gulf War Era	14,939	\$13,637	\$203,725,932
Peacetime	35,132	\$13,063	\$458,919,672
<b>Total</b>	<b>325,939</b>	<b>\$13,187</b>	<b>\$4,298,196,864</b>

Source: Benefits Delivery Network–RCS 20-0221

**Surviving Spouses Receiving DIC by Age at End of Fiscal Year 2006**

Age	Number of Beneficiaries	Estimated Average Annual Amounts Paid	Annual Payment
Age 35 and Under	3,038	\$13,189	\$40,068,607
36-55	32,228	\$13,187	\$424,997,037
56-75	130,540	\$13,187	\$1,721,440,153
Over 75	160,133	\$13,187	\$2,111,691,067
<b>Total</b>	<b>325,939</b>	<b>\$13,187</b>	<b>\$4,298,196,864</b>

Source: Benefits Delivery Network - RCS 20-0221 and COIN CP-127

**Children Receiving DIC by Age at End of Fiscal Year 2006**

Age	Number of Beneficiaries	Estimated Average Annual Amounts Paid	Annual Payment
Under Age 18*	4,029	\$5,798	\$23,360,819
Age 18 and Over in School	461	\$3,182	\$1,466,955
Age 18 and Over and Helpless	7,227	\$6,871	\$49,655,380
<b>Total</b>	<b>11,717</b>	<b>\$6,357</b>	<b>\$74,483,154</b>

Source: Benefits Delivery Network - COIN CP-127

\* Includes 2,053 consolidated awards that account for more than one child

## Disability Pension

Disability pension is payable to wartime veterans who are age 65 and older or are determined permanently and totally disabled as the result of a non-service connected disability. Disabilities for pension claims are evaluated in the same manner as disabilities for compensation claims (using the VA Schedule for Rating Disabilities in Title 38, U.S. Code of Part 4).

The tables below show the number of veterans added to the disability pension rolls during fiscal year 2006,

the total annual amount and average annual amount of disability pension payments.

The category called Other Pension Programs consists of two older pension programs—Old Law and Section 306. While VA still pays benefits under these programs, it does not accept new applications for them. If a beneficiary ever loses entitlement to these older pension programs due to changes in eligibility criteria, the beneficiary must establish entitlement to pension under the rules of the current program.

Type of Pension	Number of Veterans	Estimated Average Annual Amounts Paid	Estimated Total Annual Amounts Paid
PL 95-588– New Law Pension	45,474	\$9,200	\$418,338,412
Other Pension Programs	13	\$1,469	\$19,092
<b>Total</b>	<b>45,487</b>	<b>\$9,197</b>	<b>\$418,357,504</b>

Source: Benefits Delivery Network—COIN CP 103

Type of Pension	Number of Veterans	Estimated Average Annual Amounts Paid	Estimated Annual Amounts Paid
Protected (Old Law) Pension	110	\$1,064	\$117,084
Section 306 Pension	8,601	\$1,635	\$14,058,816
PL 95-588 New Law Pension	321,145	\$8,351	\$2,681,734,056
<b>Total</b>	<b>329,856</b>	<b>\$8,173</b>	<b>\$2,695,909,956</b>

Source: Benefits Delivery Network—RCS-20-0221

The first table below shows the distribution of veterans by period of service as of fiscal year 2006. The second chart displays the number of veterans who began receiving disability pension benefits during fiscal year 2006 and the annual amount of disability pension payments for each age group. The "Other Pension" category groups the two older pension programs, Protected Pension (or Old Law and Section 306 Pension), into one. Additionally, this category references entitlement restored. The average age of a veteran in these programs is 68.4 years. The third chart shows veterans receiving disability pension by age, end of fiscal year 2006.

<b>Disability Pension by Period of Service at End of Fiscal Year 2006</b>				
<b>Period of Service</b>	<b>Other Pension - Number of Beneficiaries</b>	<b>New Law Pension - Number of Beneficiaries</b>	<b>Total Period of Service</b>	<b>Estimated Annual Payments</b>
World War I	0	7	7	\$55,188
World War II	5,483	95,993	101,476	\$737,349,300
Korean War	2,498	64,165	66,663	\$404,287,092
Vietnam War	730	155,233	155,963	\$1,495,137,204
Gulf War Era	0	5,747	5,747	\$59,081,172
<b>Total</b>	<b>8,711</b>	<b>321,145</b>	<b>329,856</b>	<b>\$2,695,909,956</b>

Source: Benefits Delivery Network-RCS 20-0221  
 Note: The "Other Pension" category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one category.

<b>Number of Veterans Who Began Receiving Disability Pension Benefits During Fiscal Year 2006 by Age</b>					
<b>Age</b>	<b>Other Pension*</b>	<b>New Law Pension</b>	<b>Combined Programs</b>	<b>Estimated Annual Payments</b>	<b>Percentage of Total</b>
35 and under	0	385	385	\$3,526,030	0.8%
36-55	0	9,209	9,209	\$84,340,811	20.2%
56-75	2	16,805	16,807	\$153,927,246	36.9%
Over 75	11	19,075	19,086	\$174,799,513	42.0%
<b>Total</b>	<b>13</b>	<b>45,474</b>	<b>45,487</b>	<b>\$416,593,599</b>	<b>100.0%</b>

Source: Benefits Delivery Network - COIN CP-103  
 \*The "Other Pension" category groups the two older pension program, Protected Pension (or Old Law) and Section 306 Pension, into one. Additionally, this category references entitlement restored.

<b>Veterans Receiving Disability Pension End of Fiscal Year 2006 by Age</b>		
<b>Age</b>	<b>Number of Veterans</b>	<b>Estimated Annual Payments</b>
Under 45	4,731	\$48,760,908
45-54	44,139	\$437,186,796
55-69	113,951	\$1,074,032,184
70-84	124,866	\$799,878,048
85 and Over	42,169	\$336,052,020
<b>Total</b>	<b>329,856</b>	<b>2,695,909,956</b>

Source: Benefits Delivery Network - RCS 20-0236 Table 2, RCS 20-0238 Table 8

## Death Pension

The death pension program provides income support to surviving spouses and dependent children of wartime veterans who are experiencing financial hardship. Laws establish income limits and regulate the rates of payment. Death pension is paid under the current pension program as well as under the two “grandfathered” prior programs.

The number of beneficiaries added to the death pension rolls during fiscal year 2006 is shown below. The table also shows the estimated total annual amount and the estimated average annual amount of death pension payments. The table groups the two older pension programs into one category called “Other Pensions.” Original claims can no longer be granted under the two older pension programs. However, survivors whose awards were previously stopped can be reinstated if they meet certain income and entitlement criteria. The bottom two tables show the total beneficiaries receiving death pension and the estimated total annual amounts as of the end of fiscal year 2006 and the age of surviving spouses who began receiving death pension benefits during fiscal year 2006.

Type of Pension	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
PL 95-588– New Law Pension	24,036	\$5,601	\$134,630,847
Other Pension Programs	197	\$1,591	\$313,358
<b>Total</b>	<b>24,233</b>	<b>\$5,569</b>	<b>\$134,944,205</b>

Source: Benefits Delivery Network–COIN CP 103

Type of Pension	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Protected (Old Law) Pension	341	\$723	\$246,540
Section 306 Pension	39,092	\$1,071	\$41,863,236
PL 95-588 New Law Pension	161,203	\$4,274	\$688,962,288
<b>Total</b>	<b>200,636</b>	<b>\$6,068</b>	<b>\$731,072,064</b>

Source: Benefits Delivery Network–RCS 20-0221

Age	Other Pension*	New Law Pension	Combined Programs	Estimated Annual Payments	Percent of Total
35 and under	0	62	62	\$348,872	0.3%
36-55	0	2,181	2,181	\$12,272,403	9.1%
56-75	1	5,600	5,601	\$31,516,611	23.4%
Over 75	2	16,070	16,072	\$90,436,524	67.2%
<b>Total</b>	<b>3</b>	<b>23,913</b>	<b>23,916</b>	<b>\$134,574,409</b>	<b>100.0%</b>

Source: Benefits Delivery Network - COIN CP-103

\*The “Other Pension” category groups the two older pension programs, Protected Pension (or Old Law) and Section 306 Pension, into one. Additionally, this category references entitlement restored.

<b>Surviving Spouses Receiving Death Pension at End of Fiscal Year 2006 by Age</b>				
<b>Age</b>	<b>Other Pension*</b>	<b>New Law Pension</b>	<b>All Pension Programs</b>	<b>Estimated Annual Payments</b>
Age 35 and Under	-	229	229	\$1,006,785
36-55	138	14,414	14,552	\$63,533,568
56-75	3,162	50,375	53,537	\$225,210,961
Over 75	26,311	91,445	117,756	\$433,055,576
<b>Total</b>	<b>29,611</b>	<b>156,463</b>	<b>186,074</b>	<b>\$722,806,889</b>

Source: Benefits Delivery Network - COIN CP-103  
 \*The "Other Pension" category groups the two older pension programs, Protected Pension (or Old Law) and Section 306 Pension, into one. Additionally, this category references entitlement restored.

<b>Non Service-Connected Death Pension by Period of Service</b>		
<b>Period of Service</b>	<b>Total</b>	<b>Percent of Total</b>
Wars of 1800s*	312	0.2%
World War I	10,170	5.1%
World War II	141,604	70.6%
Korean War	27,368	13.6%
Vietnam Era	20,875	10.4%
Gulf War Era	307	0.1%
<b>Total</b>	<b>200,636</b>	<b>100%</b>

Source: CP-103  
 \*Wars of the 1800s" include the Civil War, Mexican Border Era, and Spanish-American War

<b>Death Pension by Period of Service at End of Fiscal Year 2006</b>				
<b>Period of Service</b>	<b>Other Pension - Number of Beneficiaries</b>	<b>New Law Pension - Number of Beneficiaries</b>	<b>Total Period of Service</b>	<b>Estimated Annual Payments</b>
Wars of 1800s*	169	143	312	\$1,044,300
World War I	4,927	5,243	10,170	\$26,134,800
World War II	30,749	110,855	141,604	\$471,753,204
Korean War	3,051	24,317	27,368	\$102,853,728
Vietnam Era	537	20,338	20,875	\$127,356,756
Gulf War Era	0	307	307	\$1,929,276
<b>Total</b>	<b>39,433</b>	<b>161,203</b>	<b>200,636</b>	<b>\$731,072,064</b>

Source: Benefits Delivery Network-RCS 20-0221  
 Note: The "Other Pension" category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one category.  
 \*\*"Wars of the 1800s" include the Civil War, Mexican Border Era, and Spanish-American War.

## Fiduciary Program

VA's Fiduciary Program is responsible for protecting the benefit entitlement of incompetent VA beneficiaries and ensuring that benefits are issued for their welfare and needs. Program responsibilities include selecting and monitoring a qualified fiduciary that meets the needs and situation of the beneficiary. This section provides information concerning fiduciaries who have been appointed to receive payments for VA beneficiaries. The tables below provide the number of beneficiaries with a fiduciary by payee type, and the annual and average amounts paid by benefit program. The table at bottom shows the relationship of the fiduciaries to the beneficiaries.

<b>Number of Beneficiaries by Payee Type</b>	
<b>Payee Type</b>	<b>Number of Beneficiaries</b>
Veteran	65,273
Surviving Spouse	14,269
Adult Disabled Child	18,075
Minor Child	2,896
Dependent Parent	134
<b>Total</b>	<b>100,647</b>
Source: COIN DOOR 7009	

<b>Benefits Paid by Benefit Program</b>		
<b>Benefit Program/ Payee Category</b>	<b>Estimated Total Annual Amounts Paid</b>	<b>Estimated Average Annual Amounts Paid</b>
Compensation-Disability	\$1,007,325,684	\$29,214
Compensation-Death	\$95,371,920	\$8,909
Pension-Disability	\$262,897,584	\$10,494
Pension-Death	\$67,751,544	\$3,033
<b>Total</b>	<b>\$1,433,346,732</b>	<b>\$15,482</b>
Source: CP 129 - December 2006		

<b>Relationship of Fiduciary</b>	
<b>Relationship</b>	<b>Number</b>
Legal Custodian	68,488
Spouse	14,005
Court-appointed Fiduciary	11,482
Institutional	3,704
Supervised Direct Payment	2,966
Supt. of Indian Reservation	2
<b>Total</b>	<b>100,647</b>
Source: COIN DOOR 7009	

# Education

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.

## Current Benefits

There are five active education programs:

- All-Volunteer Force Educational Assistance Program (*Montgomery GI Bill – Active Duty*)
- Educational Assistance for Members of the Selected Reserve (*Montgomery GI Bill – Selected Reserve*)
- Reserve Educational Assistance Program (*REAP*).
- Post-Vietnam Era Veterans' Educational Assistance Program (*VEAP*)
- Survivors' and Dependents' Educational Assistance (*Dependents Educational Assistance - DEA*)

## Education Programs

### All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)

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 to participate at the time of enlistment.

Requirements and features of MGIB-AD are as follows:

- First entered active duty on or after June 30, 1985;
- Must fulfill one's basic service obligation;
- Must have completed the requirements of a secondary school diploma, or its equivalent, before applying for benefits;
- Must receive an honorable discharge;

- Maximum entitlement is 36 months;
- The Department of Defense (DoD) may increase an individual's monthly benefit by up to \$950 based upon the military skill or specialty of that individual;
- Amount of basic benefit may be increased by up to \$150 each month by making an additional contribution up to \$600; and,
- Generally, must use benefits within 10 years following discharge

### Educational Assistance for members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)

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 have completed the requirements of a secondary school diploma, or its equivalent, before applying for benefits;
- Must remain a member in good standing in the Selected Reserve;
- Maximum entitlement is 36 months; and
- Generally, must use benefits within 14 years of date eligibility began

### Reserve Educational Assistance Program (REAP)

REAP provides educational assistance to members of the National Guard and Reserves who serve on active duty in support of a contingency operation under federal authority on or after September 11, 2001. Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP
- Members who served on active duty beginning on or after September 11, 2001;
- Must have served on active duty 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 3 year enlistment rate

### 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;
- Government matches contribution \$2 for \$1;
- Maximum entitlement is 36 months;
- Benefit must be used within 10 years of the last discharge from the service;
- Unused contributions may be refunded;
- Additional "kickers" or contributions from the Department of Defense (DoD) under certain circumstances; and
- Current full-time VEAP rate is based on the monthly contributions up to a maximum of \$300 per month plus any DoD "kicker" adjustment.

### Dependents Educational Assistance (DEA)

DEA is the only VA educational assistance program designed for students who have never served in the armed forces. Features and requirements of DEA are as follows:

- Eligibility is based on the veteran's service-connected death, total service-connected disability, or MIA/POW/hostage status;
- Maximum entitlement is 45 months;
- Children generally have eight years in which to use benefits;
- With some exceptions, children must be between ages 18 and 26;
- Spouses generally have 10 years in which to use benefit and 20 years if the veteran dies on active duty;
- A spouse loses entitlement if they remarry before age 57 but may have entitlement restored if the remarriage terminates by death or divorce;
- Expanded to grant eligibility to spouses and children of service members who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.



## Quick Reference Guide

The following table shows the number of veterans, servicemembers, reservists, and dependents who received education benefits from fiscal year 2002-2006. The second table on this page displays the number of beneficiaries who began receiving education benefits by the type of training and program in fiscal year 2006. The type of training has remained fairly consistent for all five programs with the majority of trainees pursuing under-graduate programs of study. The table on the next page displays training available under the four benefit programs.

<b>Beneficiaries by Program Fiscal Years 2002-2006</b>					
<b>Program</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
MGIB-AD <sup>1</sup>	323,165	321,837	332,031	336,347	332,872
MGIB-SR <sup>2</sup>	85,766	88,342	88,650	87,161	65,511
REAP	0	0	0	0	23,746
DEA	53,888	61,874	68,920	74,267	75,361
VEAP	1,340	917	796	723	739
<b>Total</b>	<b>464,159</b>	<b>472,970</b>	<b>490,397</b>	<b>498,498</b>	<b>498,229</b>

Source: Education Service SAS reports  
<sup>1</sup> MGIB AD Includes Peacetime Veterans and Servicemembers  
<sup>2</sup> Based on service in the Selected Reserve

<b>New Education Beneficiaries by Training Type and Program During Fiscal Year 2006</b>							
<b>Education Program</b>	<b>College, Non-Degree</b>		<b>Graduate</b>	<b>Under-Graduate</b>	<b>Vocational/ Technical</b>	<b>Program Totals</b>	<b>Percent of All Programs</b>
MGIB-AD <sup>1</sup>	2,347	2,977	52,258	4,602	62,184	60.6%	
MGIB-SR <sup>2</sup>	292	344	10,012	408	11,056	10.8%	
REAP	7,006	1,532	14,154	1,054	23,746	23.1%	
DEA <sup>3</sup>	331	182	4,315	559	5,569	5.4%	
VEAP	3	15	68	7	93	0.1%	
<b>Type Training Totals</b>	<b>9,979</b>	<b>5,050</b>	<b>80,807</b>	<b>6,630</b>	<b>102,648</b>	<b>100.0%</b>	
<b>Percent of Program Totals</b>	<b>9.7%</b>	<b>4.9%</b>	<b>78.8%</b>	<b>6.5%</b>			

Source: Education Service SAS Reports  
<sup>1</sup> MGIB AD Includes Peacetime Veterans and Servicemembers  
<sup>2</sup> Based on service in the Selected Reserve  
<sup>3</sup> DEA less than one-half time includes cooperative and correspondence training

**Training Available Under the Four Benefit Programs**

Available Training	MGIB-AD	MGIB-SR	DEA	VEAP	REAP
College or University Degree	X	X	X	X	X
Business, Technical or Vocational Programs	X	X	X	X	X
Independent Study or Distance Learning	X	X	X	X	X
Correspondence Courses	X	X	X <sup>1</sup>	X	X
Flight Training	X	X	X <sup>2</sup>	X	X
Reimbursement of Licensing & Certification Exams	X	X	X	X	X
Accelerated Payments for High Tech Classes	X				
Reimbursement for National Admissions & Credit Exams	X		X	X	
On the Job Training & Apprenticeship Programs	X	X	X	X	X
Tuition Assistance Top Up Program	X				
Entrepreneurship Courses	X	X			
Remedial, Deficiency, & Refresher Training (in some cases)	X	X	X	X	X
H.S. Diploma or GED			X	X	
<sup>1</sup> Spouses only <sup>2</sup> Only at institutions of higher learning for credit towards a college degree					

## Data

### New Beneficiaries Receiving Education Benefits

<b>Beneficiaries Who Began Receiving Education Benefits During Fiscal Year 2006</b>				
<b>Program</b>	<b>Number of New Beneficiaries</b>	<b>Percent of Total</b>	<b>Total Beneficiaries</b>	<b>Total Payments</b>
MGIB-AD <sup>1</sup>	62,184	60.6%	332,872	\$1,995,531,647
MGIB-SR <sup>2</sup>	11,056	10.8%	65,511	\$190,167,838
REAP <sup>2</sup>	23,746	23.1%	23,746	\$19,469,538
DEA	5,569	5.4%	75,361	\$494,909,355
VEAP	93	0.1%	739	\$1,034,991
<b>Total</b>	<b>102,648</b>	<b>100.0%</b>	<b>498,229</b>	<b>\$2,701,113,369</b>

Source: Education Service SAS Reports, Benefits Delivery System Reports, and HINES Finance Center Reports

<sup>1</sup>MGIB AD Includes Peacetime Veterans and Servicemembers

<sup>2</sup>Based on service in the Selected Reserve

### Beneficiaries Who First Began Receiving Education Benefits by Fiscal Year

<b>Program</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
MGIB-AD <sup>1</sup>	72,566	73,270	76,496	68,414	62,184
MGIB-SR <sup>2</sup>	29,802	21,055	20,193	19,589	11,056
REAP	0	0	0	0	23,746
DEA	14,964	16,728	11,624	11,047	5,569
VEAP	174	222	175	155	93
<b>Total</b>	<b>117,506</b>	<b>111,275</b>	<b>108,488</b>	<b>99,205</b>	<b>102,648</b>

Source: Education Service SAS reports

<sup>1</sup>MGIB-AD includes peacetime veterans and servicemembers

<sup>2</sup>Based on service in the Selected Reserve

### Beneficiaries Who Began Receiving Education Benefits by Training Time and Program During Fiscal Year 2006

<b>Program</b>	<b>Less Than One-Half Time</b>	<b>Half Time</b>	<b>Three Quarter Time</b>	<b>Full Time</b>	<b>Program Totals</b>	<b>Percent of All Programs</b>
MGIB-AD <sup>1</sup>	2,919	8,368	6,854	44,043	62,184	60.6%
MGIB-SR	451	1,210	1,229	8,166	11,056	10.8%
REAP	903	2,235	2,314	18,294	23,746	23.1%
DEA <sup>2</sup>	301	696	741	3,831	5,569	5.4%
VEAP	13	30	15	35	93	0.1%
<b>Training Time Totals</b>	<b>4,587</b>	<b>12,539</b>	<b>11,153</b>	<b>74,369</b>	<b>102,648</b>	<b>100.0%</b>
<b>Percent of Program Totals</b>	<b>4.5%</b>	<b>12.2%</b>	<b>10.9%</b>	<b>72.5%</b>		

Source: Education Service SAS reports

<sup>1</sup>MGIB-AD includes peacetime veterans and servicemembers

<sup>2</sup>DEA less than one half time includes cooperative and correspondence training

## Beneficiaries Terminating Education Programs

Educational assistance terminates when a veteran exhausts entitlement or reaches the deadline for using the benefit.

Veterans, servicemembers and reservists are generally entitled to 36 months of educational assistance (entitlement). Dependents are entitled to 45 months of educational assistance. Once 36 or 45 months of educational assistance are used, payment of the benefit ends.

The delimiting date is the amount of time a dependent has to use educational assistance. Veterans generally have 10 years from the date of their last discharge from active military service. Reservists have either 14 years (for those who were eligible on or after October 1, 1992) from the date their eligibility began or until the day following separation from the Selected Reserve, whichever is earlier. In the Dependents Educational Assistance program, children usually have until age 26; and spouses, or surviving spouses, generally have 10 years from their date of eligibility, 20 if the servicemember dies on active duty.

<b>Beneficiaries Whose Benefits Terminated During Fiscal Year 2006 by Program</b>					
<b>Program</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
MGIB-AD	19,248	20,094	23,406	25,169	25,058
MGIB-SR	1,792	3,029	3,046	3,073	3,051
DEA	248	270	681	811	408
VEAP	254	134	90	94	50
<b>Total</b>	<b>21,542</b>	<b>23,527</b>	<b>27,223</b>	<b>29,147</b>	<b>28,567</b>

Source: Education Service SAS Reports

<b>Beneficiaries Whose Benefits Terminated During Fiscal Year 2006 by Program and Reason</b>				
<b>Program</b>	<b>Entitlement Exhausted</b>	<b>Delimiting Date</b>	<b>Total Terminations</b>	<b>Percent of Total Terminations</b>
MGIB-AD	19,308	5,750	25,058	87.7%
MGIB-SR	2,959	92	3,051	10.7%
DEA	264	144	408	1.4%
VEAP	34	16	50	0.2%
<b>Total</b>	<b>22,565</b>	<b>6,002</b>	<b>28,567</b>	<b>100%</b>
<b>Percent of Total Terminations</b>	<b>79.0%</b>	<b>21.0%</b>	<b>100%</b>	

Source: Education Service SAS Reports

## Education Enhancements

Recently, four additional opportunities have been added for beneficiaries to use their benefits. Beneficiaries may use Tuition Assistance Top-Up (TATU), repayment for licensing and certification tests, accelerated payments, and transferability of MGIB-AD benefits.

The TATU program permits VA to issue a payment to an individual for all or any portion of the difference between the military service's tuition assistance (TA) amount and the total cost of tuition and related expenses, up to an individual's normal monthly benefit. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 2.5 percent increase in the number of unique trainees in fiscal year 2006 compared to fiscal year 2005.

Beneficiaries may receive up to \$2,000 in reimbursement for approved licensing and certification tests taken on or after March 1, 2001. VA is limited to reimbursement of the actual approved test fee, and cannot reimburse other costs that may be associated with obtaining a license or certification. The number of unique individuals receiving reimbursement for licensing and certification tests decreased by almost 11 percent in fiscal year 2006 compared to fiscal year 2005.

Accelerated payments may be made for certain high-cost, high-tech programs for enrollments on or after October 1, 2002. To qualify, beneficiaries must be enrolled in a high-tech program and must certify that they intend to seek employment in a high-tech industry as defined by VA. Beneficiaries requesting accelerated payment receive a lump-sum payment of 60 percent of their tuition and fees (the cost of tuition and fees for the term must be equal to, or greater than, 200 percent of the MGIB benefit otherwise payable for the term). Total payments under this program increased by 6 percent in fiscal year 2006 compared to fiscal year 2005.

Unique Trainees and Payments (\$000)								
	FY 2003		FY 2004		FY 2005		FY 2006	
Tuition Assistance Top-Up	12,520	\$12,592	11,786	\$14,974	12,905	\$17,868	13,245	\$19,710
License and Certification Tests	3,382	\$1,743	4,387	\$1,819	3,334	\$1,479	2,971	\$1,414
Accelerated Payment <sup>1</sup>	0	\$2,818	0	\$6,621	0	\$5,722	0	\$6,116
<b>Total</b>	<b>15,902</b>	<b>\$17,153</b>	<b>16,173</b>	<b>\$23,414</b>	<b>16,239</b>	<b>\$25,069</b>	<b>16,216</b>	<b>\$27,240</b>

Source: Education Service SAS Reports  
<sup>1</sup>Number of unique trainees not available

## Summary

Overall, the number of beneficiaries in the five programs remained consistent in fiscal year 2006 compared to fiscal year 2005. The MGIB-SR program saw a slight decrease of 7% in fiscal year 2006. This decrease can be attributed to MGIB-SR program participants transitioning into the new REAP program. Reserve program participants overall remained consistent when comparing fiscal year 2005 to fiscal year 2006. Most beneficiaries in the four programs are using their benefits on a full-time basis for training that leads to an undergraduate degree.

The overall usage of MGIB, our largest program, grew from 57.9% in fiscal year 2001, to 66.5% in fiscal year 2006. The MGIB usage rate is derived by dividing the number of veterans who have received MGIB benefits by the number of all veterans who participated in MGIB and separated from active military service. The usage rate includes those veterans who are still within their 10 year eligibility period but have not yet applied for education benefits. The usage rate for those veterans who have passed their eligibility period has continued to be above 70% between fiscal year 2001 and fiscal year 2006. We expect these trends to continue in fiscal year 2007 and fiscal year 2008.

# Life Insurance

## History

Traditionally, few commercial life insurance companies offered life insurance that included coverage against death while in the armed forces. Those that did charged a high premium rate because of the additional risk. Currently, service members leaving the armed forces are eligible to maintain their VA life insurance following discharge. In general, a new life insurance program was created for each wartime period starting with World War I. The various life insurance programs can be conveniently grouped into the following three categories; Matured Life Insurance Programs, Disabled Veterans Life Insurance Programs, and Uniformed Services and Post-Vietnam Life Insurance Programs.

America entered World War I in April 1917. The War Risk Insurance Act was amended on June 12, 1917, to cover merchant marine personnel. The Act was again amended on October 6, 1917, authorizing, for the first time, issuance of government life insurance to members of the armed forces. Over 4 million policies were issued during World War I. With each succeeding war, the government through the VA continued to provide Life Insurance to the military members while on active duty and after separation.

## Purpose

The purpose of the program is to provide service members and their families with universally available life insurance (available to all service members and their families without underwriting), as well as traumatic injury protection insurance for service members. It also provides for the conversion to a renewable term insurance policy after a service member's separation from service. In addition, the program provides 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.

Benefits and services will be provided in an accurate, timely and courteous manner and at the lowest achievable administrative cost. Insurance coverage will be provided in

reasonable amounts at competitive premium rates largely comparable to those offered by commercial companies. A competitive, secure rate of return will be ensured on investments held on behalf of the insured.

## Current Benefits

### Matured Life Insurance Programs

These programs were established to provide the same or better life insurance benefits than were available to private citizens when these programs were established. The matured life insurance programs are closed to the issuance of new coverage but continue to have active policies. These include the National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI) programs.

### Disabled Veterans Insurance Programs

These programs were established to 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 life insurance programs continue to issue coverage. These include the Service-Disabled Veterans Insurance (S-DVI) and the Veterans' Mortgage Life Insurance (VMLI) programs.

### Uniformed Services and Post-Vietnam Veterans

These programs were established to provide insurance coverage and services to active duty and reserve members of the uniformed services that are commonly provided by large scale civilian employers. These include the Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Traumatic Injury Protection Insurance (TSGLI) and the Veterans' Group Life Insurance (VGLI) programs.

## Quick Reference Guide

This table displays the number of lives insured and the face amount for both the administered and supervised insurance programs.

<b>Lives Insured</b>					
<b>Lives Insured</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Face Amount (\$ in billions)	749	745	757	1,155	1,114
Veterans (Administered Programs)	1,704,907	1,767,902	1,522,193	1,434,806	1,346,836
Veterans (VMLI)	3,060	2,793	2,625	2,514	2,438
Veterans (VGLI)	390,881	400,845	407,823	417,500	428,019
Servicemembers (SGLI)	2,406,500	2,410,500	2,448,500	2,482,500	2,391,500
Spouses and Children (FSGLI)	3,113,000	3,090,000	3,090,000	3,064,000	3,099,000
<b>Total Lives Insured</b>	<b>7,618,348</b>	<b>7,672,040</b>	<b>7,471,141</b>	<b>7,401,320</b>	<b>7,267,793</b>

Source: FY 2006 State of residency report; FY 2006 Policy Exhibit

The table below 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.

<b>Benefits Paid</b>					
<b>Benefits</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Death Awards	\$1,614,713,636	\$1,723,625,327	\$1,867,222,516	\$1,928,795,079	\$2,229,259,919
Dividends	\$624,446,188	\$576,620,666	\$525,494,110	\$461,928,451	\$421,581,323
Loans Made	\$74,635,000	\$62,446,000	\$56,325,000	\$54,625,000	\$61,029,000
Matured Endowments	\$13,641,000	\$21,492,000	\$22,306,000	\$14,976,000	\$16,612,895
Cash Surrenders	\$56,087,000	\$50,803,000	\$48,649,000	\$53,002,000	\$54,622,116
Disability Claims	\$23,494,000	\$21,565,000	\$19,753,000	\$18,075,000	\$16,483,000
<b>Total</b>	<b>\$2,407,016,824</b>	<b>\$2,456,551,993</b>	<b>\$2,539,749,626</b>	<b>\$2,531,401,530</b>	<b>\$2,799,588,253</b>

Source: FY-2006 Policy Exhibit; FY-2006 Statement of Operations and Changes in Net Position; FY-2006 Policy Exhibit Cover Sheet; FY-2006 Statement of Cash Flows; Annual Benefits Reports 2002-2005



The tables below display the number and dollar amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. The last table below displays the number of end products processed on administered policies.

<b>Death Awards (Number)</b>					
	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Administered	106,253	104,699	105,905	103,083	99,883
Supervised	4,066	5,181	5,919	6,161	6,383
<b>Total</b>	<b>110,319</b>	<b>109,880</b>	<b>111,824</b>	<b>109,244</b>	<b>106,266</b>

Source: FY-2006 Policy Exhibit. VMLI Database – VMLI Quarterly Report; FY-2006 Statement of Financing and Changes in Net Position; Veterans and Reservists Group Insurance System – OSGLI Monthly Report; Annual Benefits Reports 2002-2005

<b>Death Awards (Amount)</b>					
	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Administered	\$1,014,812,629	\$1,044,505,988	\$1,085,407,687	\$1,071,868,773	\$1,069,085,161
Supervised	\$599,901,007	\$679,119,339	\$781,814,829	\$856,926,306	\$1,160,174,758
<b>Total</b>	<b>\$1,614,713,636</b>	<b>\$1,723,625,327</b>	<b>\$1,867,222,516</b>	<b>\$1,928,795,079</b>	<b>\$2,229,259,919</b>

Source: FY-2006 Policy Exhibit. VMLI Database – VMLI Quarterly Report; FY-2006 Statement of Financing and Changes in Net Position; Veterans and Reservists Group Insurance System – OSGLI Monthly Report; Annual Benefits Reports 2002-2005

<b>Operations Statistics-Administered</b>					
	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Loans	25,961	26,127	24,428	24,445	25,493
Cash Surrenders	13,673	12,515	11,949	12,525	9,156
Calls Answered	752,753	725,949	756,018	688,442	679,558
Correspondence Received	150,412	135,494	137,248	154,790	148,675
Change of Address	67,796	45,279	39,473	53,103	55,986
Online Loan Applications			360	849	1,166
<b>Total</b>	<b>1,010,595</b>	<b>945,364</b>	<b>969,476</b>	<b>934,154</b>	<b>920,034</b>

Source: Distribution of Operational Resources Report

## DATA

The tables below show the maximum coverage available by insurance program. The “Years” column indicates the policy issuance time frames for each program.

<b>Programs That No Longer Issue Coverage</b>		
<b>Matured Insurance Programs</b>	<b>Years</b>	<b>Maximum Coverage</b>
United States Government Life Insurance (USGLI)	1919-1940	\$10,000
National Service Life Insurance (NSLI)	1940-1951	\$10,000*
Veterans’ Special Life Insurance (VSLI)	1951-1956	\$10,000*
Veterans’ Reopened Insurance (VRI)	1965-1966	\$10,000*

Source: VA Life Insurance Booklet  
 \* Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance

<b>Programs That Issue Coverage</b>		
<b>Uniformed Services and Post-Vietnam Veterans Life Insurance Programs</b>	<b>Years</b>	<b>Maximum Coverage</b>
Servicemembers’ Group Life Insurance (SGLI)	1965-present	\$400,000
Servicemember’s Group Life Insurance (FSGLI) - Spouse’s Coverage	2001-present	\$100,000
Servicemember’s Group Life Insurance (FSGLI) - Children’s Coverage	2001-present	\$10,000
Veterans’ Group Life Insurance (VGLI)	1974-present	\$400,000
<b>Disabled Veterans’ Life Insurance Programs</b>	<b>Years</b>	<b>Maximum Coverage</b>
Service-Disabled Veterans Insurance (SDVI)	1951-present	\$10,000**
Veterans’ Mortgage Life Insurance (VMLI)	1971-present	\$90,000

Source: VA Life Insurance Booklet  
 \*\* An additional \$20,000 of supplemental coverage is available to totally disabled veterans  
 Note: VGLI provides continuation of SGLI coverage after separation from service

The following table compares VA life insurance programs with commercial life insurance companies. The comparison is based on the total face value of active life insurance in effect. Rankings for 2006 are shown below.

<b>2006 Rankings by Total Life Insurance In-Force</b>		
<b>Rank</b>	<b>Company</b>	<b>Total Life Insurance</b>
1	Metropolitan Life & Affiliated	\$4,399,078,000,000
2	Prudential of America Group	\$2,033,233,000,000
3	Swiss Reinsurance Group	\$1,505,532,000,000
4	ING USA Life Group	\$1,423,651,000,000
5	Aegon USA Inc	\$1,313,891,000,000
6	<b>VA Life Insurance Programs</b>	<b>\$1,308,115,000,000</b>
7	American International Group	\$1,108,406,000,000
8	Northwestern Mutual Group	\$931,350,000,000
9	New York Life Group	\$878,638,000,000
10	Hartford Life Group	\$862,902,000,000
11	Lincoln National Corp	\$828,647,000,000
12	Genworth Financial Group	\$758,265,000,000
13	Scottish Reinsurance Group	\$679,538,000,000
14	Munich America Reassurance Co	\$677,391,000,000
15	UnumProvident Corp	\$623,075,000,000

Source: Best's Review, September 2006

## Coverage Established During Fiscal Year 2006

The table that follows identifies the number of new policies issued during fiscal year 2006, the total face value of the policies, 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. The actual number of servicemembers who enrolled in SGLI in fiscal year 2006 is not known. The information shown in this table is estimated based upon current enrollment rates and the number of people who entered active military service during fiscal year 2006. The exact number of children covered by FSGLI is also an estimate.

<b>New Life Insurance Coverage Issued During Fiscal Year 2006</b>				
<b>Life Insurance</b>	<b>Number of People Insured</b>	<b>Total Coverage Amount</b>	<b>Average Face Value</b>	<b>Maximum Face Value</b>
VMLI <sup>1</sup>	264	\$21,601,685	\$81,800	\$90,000
SDVI <sup>2, 3</sup>	14,218	\$157,681,500	\$11,090	\$10,000
VGLI <sup>4</sup>	33,947	\$7,176,325,00	\$211,398	\$400,000
SGLI <sup>5</sup>	311,925	\$120,029,561,200	\$384,803	\$400,000
SGLI <sup>6</sup> - Child	171,342	\$1,713,420,000	\$10,000	\$10,000
FSGLI <sup>6</sup> - Spouse	172,119	\$16,933,550,013	\$98,383	\$100,000
<b>Total</b>	<b>703,815</b>	<b>\$146,032,139,398</b>	<b>\$207,487</b>	

<sup>1</sup> Source: VMLI Database – VMLI Quarterly Report  
<sup>2</sup> Source: SDVI-FY 2006 Policy Exhibit  
<sup>3</sup> Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New supplemental S-DVI policies (3,087) were issued  
<sup>4</sup> Source: Veterans and Reservists Group Insurance System – OSGLI Monthly Report. VGLI data is for the policy year ending June 30, 2006  
<sup>5</sup> Estimates based upon accessions to Active Duty and Reserve forces in fiscal year06. Data on accessions from Defense Manpower Data Center. Effective September 1, 2005, the maximum coverage for VGLI and SGLI increased to \$400,000.  
<sup>6</sup>Source: DEERS and Military Pay Records

The table below displays information about new life insurance coverage for the prior four years for purposes of comparison. The significant amounts for fiscal year 2002 are due to the beginning of the FSGLI program into which 3.1 million individuals enrolled in 2002.

<b>New Life Insurance Coverage Issued Comparative Information for Five Fiscal Years</b>					
	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Number of People Insured	3,484,460	621,225	667,674	648,720	703,815
<b>Total Coverage Amounts</b>	<b>\$206,252,183,507</b>	<b>\$103,129,307,866</b>	<b>\$92,231,113,570</b>	<b>\$129,060,812,226</b>	<b>\$146,032,139,398</b>
Average Face Values	\$59,192	\$166,010	\$138,138	\$198,947	\$207,487
Source: VMLI Database – VMLI Quarterly Report Source: SDVI-FY 2006 Policy Exhibit Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New supplemental S-DVI policies (3,087) were issued Source: Veterans and Reservists Group Insurance System – OSGLI Monthly Report. VGLI data is for the policy year ending June 30, 2006 Estimates based upon accessions to Active Duty and Reserve forces in fiscal year06. Data on accessions from Defense Manpower Data Center. Effective September 1, 2005, the maximum coverage for VGLI and SGLI increased to \$400,000. Source: DEERS and Military Pay Records					

## Policy Lapses During Fiscal Year 2006

Policies lapse primarily because the policyholder stops paying the premiums. The following table provides data about policies that lapsed during fiscal year 2006.

<b>Policy Lapses During Fiscal Year 2006</b>				
<b>Policy Lapses</b>	<b>Number<sup>1</sup></b>	<b>Lapse Rate</b>	<b>Face Value<sup>1</sup></b>	<b>Average Face Value</b>
NSLI	6,420	0.5%	\$38,235,833	\$5,956
VSLI	423	0.2%	\$3,261,250	\$7,710
VRI	240	0.5%	\$1,258,250	\$5,243
SDVI	1,158	0.7%	\$12,085,250	\$10,436
<b>Total</b>	<b>8,241</b>	<b>0.5%</b>	<b>\$54,840,583</b>	<b>\$6,655</b>

<sup>1</sup> Source: FY-2006 Policy Exhibit

## Life Insurance – Payments

### Lump-Sum Payments Made During Fiscal Year 2006 – To Policyholders

The tables below provide a distribution of lump-sum payments for matured endowments, cash surrenders, dividends, and loans by insurance program. These are payments made from active policies to the veteran policyholder.

<b>Life Insurance Payments Made During Fiscal Year 2006</b>			
<b>Matured Endowment</b>	<b>Number<sup>1</sup></b>	<b>Amount<sup>2</sup></b>	<b>Average Payment</b>
USGLI	43	\$199,115	\$4,631
NSLI	1,154	\$13,871,087	\$12,020
VSLI	65	\$676,720	\$10,411
VRI	9	\$28,755	\$3,195
SDVI	208	\$1,837,219	\$8,833
<b>Total</b>	<b>1,479</b>	<b>\$16,612,895</b>	<b>\$11,233</b>
<b>Cash Surrender</b>	<b>Number<sup>1</sup></b>	<b>Amount<sup>2</sup></b>	<b>Average Payment</b>
USGLI	99	\$268,919	\$2,716
NSLI	7,134	\$43,584,329	\$6,109
VSLI	780	\$4,265,209	\$5,468
VRI	379	\$2,029,856	\$5,356
SDVI	764	\$4,473,802	\$5,856
<b>Total</b>	<b>9,156</b>	<b>\$54,622,116</b>	<b>\$5,966</b>
<b>Dividends</b>	<b>Number<sup>3</sup></b>	<b>Amount<sup>4</sup></b>	<b>Average Payment</b>
USGLI	7,841	\$1,280,173	\$163
NSLI	1,106,597	\$329,420,970	\$298
VSLI	199,262	\$79,274,189	\$398
VRI	48,206	\$11,605,991	\$241
<b>Total</b>	<b>1,361,906</b>	<b>\$421,581,323</b>	<b>\$310</b>

<b>Life Insurance Payments Made During Fiscal Year 2006; Continued</b>			
<b>Loans</b>	<b>Number<sup>5,6</sup></b>	<b>Amount<sup>7</sup></b>	<b>Average Payment</b>
USGLI	54	\$52,000	\$963
NSLI	12,424	\$39,351,000	\$3,167
VSLI	3,401	\$9,749,000	\$2,867
VRI	949	\$1,917,000	\$2,020
SDVI	8,665	\$9,960,000	\$1,149
<b>Total</b>	<b>25,493</b>	<b>\$61,029,000</b>	<b>\$2,394</b>

<sup>1</sup> Source: FY-2006 Policy Exhibit  
<sup>2</sup> Source: FY-2006 Statement of Operations and Changes in Net Position  
<sup>3</sup> Source: FY-2006 Policy Exhibit-Cover Sheet  
<sup>4</sup> Source: FY-2006 Statement of Cash Flows  
<sup>5</sup> Source: Program numbers from an estimate based on SQC in FY-2006 and Percent of Total  
<sup>6</sup> Source: Chief, Planning, Oversight & Actuarial Support Staff  
<sup>7</sup> Source: Insurance General Ledger Accounting System – Statement of Financial Condition Report.

The table below displays information about dividend payments for the last fiscal year and provides the data for the prior four years for purposes of comparison.

<b>Life Insurance Dividends Payments Comparative Information for Five Fiscal Years</b>					
	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Number	1,927,189	1,810,557	1,696,542	1,470,481	1,361,906
Total Amounts	\$624,446,188	\$576,620,666	\$525,494,110	\$461,928,451	\$421,581,323
Average Payments	\$324	\$318	\$310	\$314	\$310

Source: (same as above); FY 2002-2005 Annual Benefits Report

## Lump-Sum Payments Made During Fiscal Year 2006 – To Beneficiaries

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 the servicemember's designated beneficiary. The table below provides a distribution of the lump-sum death claim payments by life insurance program.

<b>Life Insurance Payments During Fiscal Year 2006</b>			
<b>Death Claims</b>	<b>Number<sup>1</sup></b>	<b>Amount<sup>2</sup></b>	<b>Average Payment</b>
USGLI	1,053	\$3,527,330	\$3,350
NSLI	82,548	\$888,365,365	\$10,762
VSLI	5,940	\$70,186,481	\$11,816
VRI	4,222	\$36,214,350	\$8,578
SDVI	5,982	\$61,480,766	\$10,278
VMLI	138	\$9,310,871	\$67,470
SGLI <sup>3</sup>	2,634	\$898,334,722	\$341,053
SGLI <sup>3</sup> - Child	1,077	\$10,760,000	\$9,991
FSGLI <sup>3</sup> - Spouse	847	\$80,263,557	\$94,762
VGLI <sup>3</sup>	1,825	\$170,816,479	\$93,598
<b>Total</b>	<b>106,266</b>	<b>\$2,229,259,919</b>	<b>\$20,978</b>

<sup>1</sup> Source: FY-2006 Policy Exhibit. VMLI Database – VMLI Quarterly Report and Veterans and Reservist Group Insurance System – Prudential Monthly Report  
<sup>2</sup> Source: FY 2006 Statement of Financing and Changes in Net Position  
<sup>3</sup> Veterans and Reservist Group Insurance System – OSGLI Monthly Report; SGLI, FSGLI, and VGLI data are for the policy year ending June 30, 2006 includes Regular, Accelerated & Conversion Pool

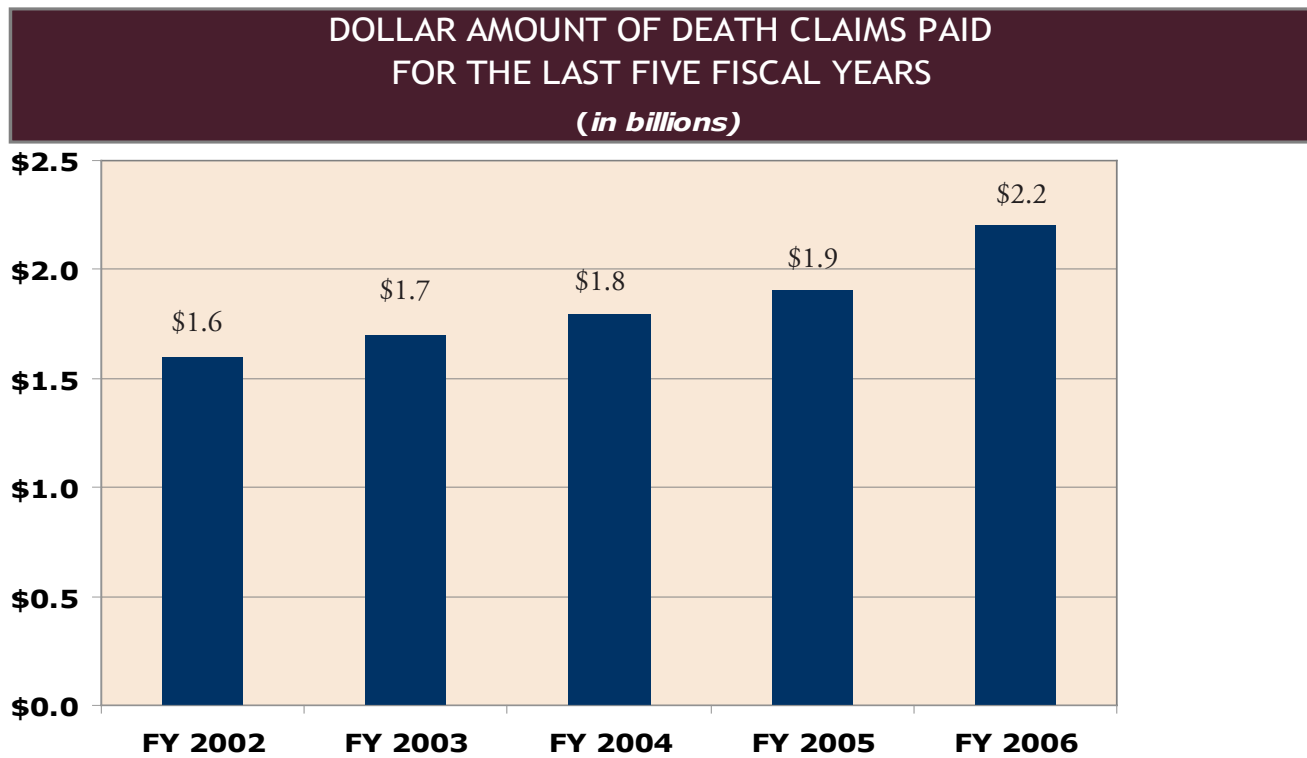
The table below displays information about death claims paid last fiscal year and provides the data for the prior four years for purposes of comparison.

<b>Number of Death Claims Paid Comparative Information for Five Fiscal Years</b>					
	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Number of Claims Paid	110,319	109,880	111,824	109,244	106,266
Total Amounts Paid	\$1,614,713,636	\$1,723,625,327	\$1,867,222,516	\$1,928,795,079	\$2,229,259,919
Average Amounts Paid	\$14,637	\$15,686	\$16,698	\$17,656	\$20,978

Source: (same as table on previous page)



In our administered programs, death claims have been increasing proportionally with the advancing age of our policyholders. There was an increase of face amount from \$250,000 to \$400,000 in the SGLI and VGLI programs, which became effective September 1, 2005. This had an impact on the number of death claims paid in 2006.



Source: (same as table above)

### Monthly Payments to Policyholders at the End of Fiscal Year 2006

Although most veterans choose to receive payments in a single “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 Provision and Total Disability Income Provision – no lump-sum option exists; payments are made monthly. The table below provides data on monthly payments to veterans.

<b>Life Insurance Monthly Award Payments at End of Fiscal Year 2006</b>			
<b>Payment Type</b>	<b>Number</b>	<b>Monthly</b>	<b>Average</b>
<b>Total Disability Income Provision</b>			
USGLI	31	\$19,692	\$635
NSLI	10,383	\$12,251,304	\$1,180
VSLI	2,455	\$3,304,530	\$1,346
VRI	572	\$433,644	\$758
<b>Total</b>	<b>13,441</b>	<b>\$16,009,170</b>	<b>\$1,191</b>
<b>Matured Endowments</b>			
USGLI	0	\$0	\$0
NSLI	704	\$711,330	\$1,010
VSLI	558	\$801,630	\$1,437
VRI	37	\$28,368	\$767
SDVI	8	\$3,408	\$426
<b>Total</b>	<b>1,307</b>	<b>\$1,544,736</b>	<b>\$1,182</b>
<b>Cash Surrenders</b>			
USGLI	0	\$0	\$0
NSLI	59	\$74,502	\$1,263
VSLI	1	\$7,218	\$7,218
VRI	2	\$528	\$264
SDVI	0	\$0	\$0
<b>Total</b>	<b>62</b>	<b>\$82,248</b>	<b>\$1,327</b>
<b>Total and Permanent Disability</b>			
USGLI	39	\$11,064	\$284
<b>Total</b>	<b>39</b>	<b>\$11,064</b>	<b>\$284</b>
Source: Insurance Master Record Database– AVS 2012			

## Monthly Payments to Beneficiaries at the End of Fiscal Year 2007

Although most beneficiaries receive payment in a single “lump-sum,” a monthly payment option is available in some programs for death claim payments. The following table provides data on monthly payments to beneficiaries.

Life Insurance Monthly Award Payments at End Fiscal Year 2006			
Payment Type	Number of Awards	Monthly Payments	Average Payment
Death Awards			
USGLI	1,954	\$535,488	\$274
NSLI	33,552	\$20,765,214	\$619
VSLI	658	\$505,771	\$769
VRI	211	\$112,776	\$534
SDVI	234	\$92,472	\$395
<b>Total</b>	<b>36,609</b>	<b>22,011,721</b>	<b>\$601</b>
Source: Insurance TBC VAL-C (Settlement Option Benefits) Life Income-for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount and the Guaranteed Certain Only amount			

The table below shows the total number of veterans, servicemembers, and servicemembers' spouses and children insured under each program, the total face value of their policies, and the average face value of a policy in each program.

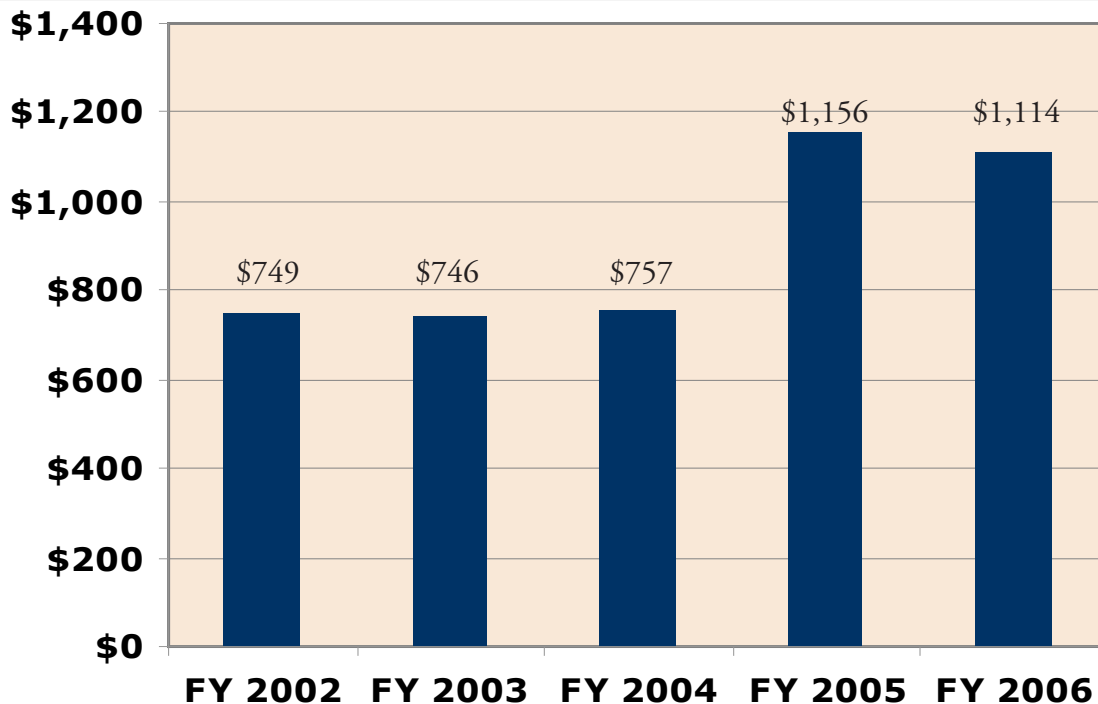
Total Life Insurance Policies In Force at End of Fiscal Year 2006				
Insurance	Number of Policies	Total Face Value	Average Face Value	Maximum Face Value
USGLI <sup>1</sup>	7,841	\$24,017,772	\$3,063	\$10,000
NSLI <sup>1</sup>	1,106,597	\$12,360,227,609	\$11,170	\$10,000
VSLI <sup>1</sup>	199,262	\$2,453,219,820	\$12,312	\$10,000
VRI <sup>1</sup>	48,206	\$453,398,785	\$9,405	\$10,000
SDVI <sup>1,4</sup>	181,093	\$1,801,667,660	\$9,949	\$10,000*
VMLI <sup>3</sup>	2,438	\$166,237,211	\$68,186	\$90,000
SGLI <sup>2</sup>	2,391,500	\$923,076,500,000	\$385,982	\$400,000
SGLI <sup>2</sup> - Child	2,058,000	\$20,580,000,000	\$10,000	\$10,000
FSGLI <sup>2</sup> - Spouse	1,041,000	\$102,416,500,000	\$98,383	\$100,000
VGLI <sup>2</sup>	428,019	\$50,676,315,000	\$118,397	\$400,000
<b>Total</b>	<b>7,463,956</b>	<b>\$1,114,008,083,857</b>	<b>\$149,252</b>	
<sup>1</sup> Source: Insurance fiscal year 2006 Policy Exhibit Cover Sheet				
<sup>2</sup> Source: Veterans And Reservists Group Insurance System - OSGLI Monthly Report				
<sup>3</sup> Source: VMLI Database - VMLI Quarterly Report				
<sup>4</sup> Note: Additional \$20,000 available for totally disabled policyholders				

The table below displays information about policies in force and provides the data for the prior four years for purposes of comparison. Policies in-force increased in 2002 due to the start of the FSGLI program.

Life Insurance Policies In Force - Comparative Information for Five Fiscal Years					
	2002	2003	2004	2005	2006
Number of Policies	7,872,906	7,755,217	7,696,603	7,612,195	7,463,956
Total Face Value	\$748,650,733,268	\$745,453,203,387	\$756,822,320,973	\$1,155,492,749,414	\$1,114,008,083,857
Average Face Value	\$95,092	\$96,123	\$98,332	\$151,795	\$149,252

Source: (same as table above)

**FIVE YEAR COMPARISON OF LIFE INSURANCE COVERAGE IN FORCE AS OF THE END OF THE FISCAL YEAR**  
*(in billions)*



Source: (same as table on previous page)

The large increase in coverage amounts beginning in 2005 is due to the passage of Public Law 109-80, effective September 1, 2005. It increased the maximum amount of SGLI and VGLI coverage from \$250,000 to \$400,000 for servicemembers and veterans.

## Demographic Characteristics of Policyholders by Age

The table below shows the age distribution of persons insured in VA Life Insurance programs and the percent of total each age group represents for that life insurance plan.

**Note:** Because certain programs were active only during past wartime periods, their age distributions parallel the aging of all other veterans of those periods. The programs in which policies can still be obtained (SDVI, VMLI, SGLI, VGLI) have policyholders across a wide distribution of ages. This table includes only spouses in the FSGLI data.

<b>Age Distribution for Life Insurance Programs % of Total by Policy Type</b>											
<b>Policy Type</b>	<b>&lt; 20</b>	<b>20-29</b>	<b>30-39</b>	<b>40-49</b>	<b>50-59</b>	<b>60-69</b>	<b>70-79</b>	<b>80-89</b>	<b>89 &gt;</b>	<b>Total</b>	<b>Average Age</b>
USGLI <sup>1</sup>	0	0	0	0	0	0	0	6,126	1,715	7,841	88.5
% of Total	0%	0%	0%	0%	0%	0%	0%	78%	22%	100%	
NSLI <sup>1</sup>	0	0	0	0	0	2	400,005	649,181	57,409	1,106,597	81.2
% of Total	0%	0%	0%	0%	0%	0%	36%	59%	5%	100%	
VSLI <sup>1</sup>	0	0	0	0	0	1,665	192,073	5,344	181	199,262	74.5
% of Total	0%	0%	0%	0%	0%	1%	96%	3%	0%	100%	
VRI <sup>1</sup>	0	0	0	0	0	45	10,611	35,275	2,275	48,206	82
% of Total	0%	0%	0%	0%	0%	0%	22%	73%	5%	100%	
SDVI <sup>1</sup>	1	1,275	5,114	17,016	74,043	51,793	28,253	3,467	131	181,093	58.9
% of Total	0%	1%	3%	9%	41%	29%	16%	2%	0%	100%	
VMLI <sup>2</sup>	0	13	134	492	953	743	103	0	0	2,438	54.5
% of Total	0%	1%	5%	20%	39%	30%	4%	0%	0%	100%	
SGLI <sup>3</sup>	157,286	1,173,575	642,423	340,890	75,896	1,399	31	0	0	2,391,500	30.1
% of Total	7%	49%	27%	14%	3%	0%	0%	0%	0%	100%	
FSGLI	20,367	384,175	381,330	202,290	48,957	3,880	0	0	0	1,041,000	33.3
% of Total	2%	37%	37%	19%	5%	0%	0%	0%	0%	100%	
VGLI <sup>4</sup>	143	43,693	106,153	120,568	105,906	47,088	4,372	96	0	428,019	45.1
% of Total	0%	10%	25%	28%	25%	11%	1%	0%	0%	100%	
<b>TOTALS</b>	<b>2,149,805</b>	<b>1,688,724</b>	<b>1,135,155</b>	<b>681,256</b>	<b>305,755</b>	<b>106,615</b>	<b>635,448</b>	<b>699,489</b>	<b>61,710</b>	<b>7,463,956</b>	
% by Age Group	29%	23%	15%	9%	4%	1%	9%	9%	1%	100%	

<sup>1</sup> Source: Insurance TBC VAL-C FY 2006 Attained Age Report  
<sup>2</sup> Source: VMLI Reserve Valuation Data  
<sup>3</sup> Source: DMDC Data-Attained Age for Active and Reserves combined  
<sup>4</sup> Source: VGLI Insurance System  
All data as of September 30, 2006 with the exception of SGLI and VGLI which are as of June 30, 2006

## SGLI & FSGLI Coverage by Branch of Service

The following table shows SGLI policyholders and insured FSGLI spouses, by branch of service.

Note: The data at the bottom of the table shows the reserve components for the branches. For the branches that have a National Guard, the Guard members are included in the reserve component numbers. The FSGLI data reflects spousal coverage only.

<b>SGLI and FSGLI Coverage By Branch of Service</b>								
<b>Branch</b>	<b>Total Number Eligible for SGLI</b>	<b>Number with SGLI</b>	<b>Percent with SGLI</b>	<b>Percent of SGLI by Branch</b>	<b>Total Number Eligible for FSGLI</b>	<b>Number with FSGLI</b>	<b>Percent with FSGLI</b>	<b>Percent of FSGLI by Branch</b>
Army Active	530,504	528,978	99.70%	23.40%	304,089	270,756	89.00%	26.00%
Navy Active	379,941	375,890	98.90%	16.60%	208,205	187,877	90.20%	18.00%
Air Force Active	365,667	360,792	98.70%	16.00%	208,637	194,097	93.00%	18.60%
Marine Corps Active	193,028	192,480	99.70%	8.50%	85,757	80,682	94.10%	7.80%
Coast Guard Active	39,246	38,794	98.80%	1.70%	21,000	16,518	78.70%	1.60%
NOAA	282	250	88.60%	0.00%	138	92	66.70%	0.00%
Public Health Service	5,977	5,816	97.30%	0.30%	4,274	3,685	86.20%	0.40%
<b>Total - Active</b>	<b>1,514,645</b>	<b>1,503,000</b>	<b>99.20%</b>	<b>66.60%</b>	<b>832,100</b>	<b>753,707</b>	<b>90.60%</b>	<b>72.40%</b>
Army Reserve and Guard	518,962	493,133	95.00%	21.80%	287,550	169,602	59.00%	16.30%
Navy Reserve	72,628	63,560	87.50%	2.80%	49,920	23,284	46.60%	2.20%
Air Force Reserve and Guard	172,727	163,035	94.40%	7.20%	124,755	84,894	68.00%	8.20%
Marine Corps Reserve	28,745	26,833	93.30%	1.20%	7,197	6,865	95.40%	0.70%
Coast Guard Reserve	9,275	8,439	91.00%	0.40%	3,936	2,648	67.30%	0.30%
<b>Total- Reserve</b>	<b>802,338</b>	<b>755,000</b>	<b>94.10%</b>	<b>33.40%</b>	<b>473,358</b>	<b>287,293</b>	<b>60.70%</b>	<b>27.60%</b>
<b>Total</b>	<b>2,316,983</b>	<b>2,258,000</b>	<b>97.50%</b>	<b>100%</b>	<b>1,305,458</b>	<b>1,041,000</b>	<b>79.70%</b>	<b>100.00%</b>

Source: Data Management Defense Center Reports  
 Note: All data are as of September 30, 2006 with the exception of SGLI and FSGLI which are as of June 30, 2006

## SGLI and FSGLI Coverage by Amount

SGLI coverage of up to \$400,000 is available in increments of \$50,000. Minimum allowable coverage is \$50,000. For FSGLI, the maximum coverage for spouses is \$100,000, or the amount of the service member's SGLI, whichever is less. The table below shows the number of SGLI policyholders and insured FSGLI spouses covered. The total percentage by coverage level for both categories of duty status is shown. For ease of presentation, the maximum coverage level is shown by itself, while all the lesser coverage levels are shown in a combined number.

<b>SGLI and FSGLI Coverage By Coverage Level Active and Reserve Duty</b>				
<b>Coverage</b>	<b>Number with Coverage</b>		<b>Percent with Coverage</b>	
	<b>\$50,000-\$350,000</b>	<b>\$400,000</b>	<b>\$50,000-\$350,000</b>	<b>\$400,000</b>
<b>SGLI</b>				
SGLI- Active	45,724	1,457,276	3.04%	96.96%
SGLI - Reserve	63,126	691,874	8.36%	91.64%
<b>Total SGLI</b>	<b>108,850</b>	<b>2,149,150</b>	<b>4.82%</b>	<b>95.18%</b>
<b>FSGLI</b>	<b>\$10,000-\$90,000</b>	<b>\$100,000</b>	<b>\$10,000-\$90,000</b>	<b>\$100,000</b>
FSGLI - Active	749,395	1,418	99.81%	0.19%
FSGLI Reserve	283,569	1,617	99.43%	0.57%
<b>Total FSGLI</b>	<b>1,032,964</b>	<b>3,036</b>	<b>99.71%</b>	<b>0.29%</b>
Source: Payroll databases of each branch of service - September 2006 SGLI Monthly Premium Reports; DEERS and Payroll databases				

## Program Enhancements & New Legislation

Public Law 109-13, effective December 1, 2005, established Traumatic Injury Protection Insurance under the SGLI program. TSGLI provides for payment between \$25,000 and \$100,000 (depending on the type of injury) to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in certain severe losses. This law also contains a retroactive provision that provides a servicemember who suffered a qualifying loss on or after October 7, 2001, and through and including November 30, 2005, with a benefit under TSGLI if the loss was a direct result of a traumatic injury incurred in Operation Enduring Freedom or Operation Iraqi Freedom.

Public Law 109-233, effective June 15, 2006, extended the free coverage period under the SGLI Disability Extension from one year to two years after an eligible member's date of separation. As a result of this change, servicemembers who have a SGLI policy and are totally disabled from the time they separate from service can now keep their SGLI coverage for up to two years at no cost to them. Public Law 109-13, effective May 11, 2005, increased basic SGLI coverage to \$400,000, effective September 1, 2005.

### Summary

VA Life Insurance provides over \$1.1 trillion in insurance coverage to 7.5 million veterans, servicemembers and their families. In 2006, \$2.8 billion was paid to veterans, survivors and their families in the form of dividends, policy loans, cash surrenders, matured endowments and death benefits.

The Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program is an automatic rider under SGLI that provides for payment of between \$25,000 and \$100,000 to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in certain severe losses, such as blindness or the loss of limbs. It was designed to provide the member with monetary assistance to help them and their family through an often long and arduous treatment and rehabilitation period.

Ninety-nine percent of all active duty servicemembers and ninety-four percent of reservists are insured under SGLI. Like many government programs, the insurance program was established to meet a need that the private sector could not provide. The origins of today's insurance programs date back to 1914.



# Loan Guaranty

Through more than 60 years of change, the VA Loan Guaranty Program has stayed true to its mission—helping veterans become homeowners and helping them stay in their homes.

The VA home-loan guaranty program was first created for veterans of World War II at a time when loans for homes were officially encouraged to help avert a post-war economic recession. The program was one of the major innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties to lenders, the government could provide a housing benefit to veterans at little cost. Since that enactment, the program has expanded to include veterans of all succeeding wars, peacetime veterans, men and women on active military duty, surviving spouses, and reservists. Central to the program is the goal of helping those who served the nation in uniform, and their families, achieve the American dream of home ownership.

Since World War II, the VA Loan Guaranty Program has assisted veterans by guaranteeing slightly over 18 million home loans totaling over \$906 billion. Most were made without a downpayment. These loans are made on favorable terms; they can be for up to 30 years, can be pre-paid without penalty, and can be assumed by a creditworthy purchaser of the home.

The primary advantage of the VA loan is that the veteran does not have to make a downpayment. Additionally, VA assists veteran borrowers who are experiencing difficulties making their mortgage payments through personal, supplemental loan servicing. VA often intercedes with the lender to arrange forbearance i.e., to give the veteran more time to catch up on past due amounts before deciding whether to foreclose on the property.

VA will also refund loans in appropriate cases, or suggest available alternatives to foreclosure such

as deeds in lieu of foreclosure or compromise sales. These alternatives are beneficial to the veteran and the Government. The VA home loan program has been and remains a major benefit to veterans in acquiring their own homes.

## Program Objectives

The objective of the VA home loan guaranty program is to enable veterans (and other eligible people) to enter the home-buying market. The “no downpayment” feature is intended to help veterans afford the purchase of suitable homes. VA does not require a downpayment if the purchase price or cost is not more than the reasonable value of the property as determined by VA, but the lender may require one. If the purchase price or cost is more than the reasonable value, the difference must be paid in cash from the veteran's own resources.

## 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.

There are three types of loans guaranteed as defined by the purpose of the loan. A “Purchase Loan” is one used to purchase a home. The other two types of loans are “refinancing” loans: interest rate reduction and other refinancing, (i.e., cash-out). Interest rate reduction is the most common reason for refinancing a loan.

There is no maximum loan amount for a VA loan. Lenders generally set a maximum based on rules

of the secondary mortgage market. The maximum VA guaranty is 25% of the conforming loan limit as reported by Freddie Mac, and lenders are usually willing to loan up to the conforming loan limit without a down payment. (Note: Guaranty on cash-out refinances is limited to \$36,000).

Veterans pay a funding fee ranging from 1.25 percent to 3.3 percent of the loan amount (0.5 percent for interest rate reduction loans). The funding fee can be included in the loan. Veterans receiving VA compensation are exempt from paying the fee.

Severely disabled veterans, mostly those who are wheelchair bound, may be entitled to obtain grants under the Specially Adapted Housing Program. Additionally, Special Housing Adaptation grants are available for disabled veterans who have blindness in both eyes, or have anatomical loss or loss of use of both hands. These distinctive programs help eligible veterans through grants to buy, build or modify homes specifically adapted for their use. There is no time limitation or deadline for applying for either grant benefit.

These benefits can be used for, but are not limited to:

- Wider doorways and hallways to accommodate wheelchairs;
- Ramps instead of steps; and
- Wheelchair-accessible bathrooms.

Loan Guaranty also administers the Native American Veterans Direct Loan Program. This program helps Native American veterans in financing the purchase of homes on Federal trust territory. Loan Guaranty provides program information and materials to all interested parties and to VA personnel.

VA has entered into memoranda of understanding (MOUs) with 70 participating Native American tribes. During fiscal year 2006, VA closed 30 loans under this program. Since its inception, VA has made nearly 600 loans to Native American veterans under this program.

## Quick Reference Guide

This quick reference guide contains highlights of information most requested about the Loan Guaranty Program. Data is from fiscal year 2006 only.

- 142,708 loans were guaranteed
- Worth over \$6.4 billion
- \$172,629 was the average amount per loan
- 13,874 of the loans were interest rate reduction loans

The table below shows overall activity for the past five years. The decrease in the last two years is largely due to the drop in interest rate reduction refinance loans. Many veterans were able to refinance their loans at a lower interest rate during fiscal year 2002, and then again in fiscal year 2003 and 2004. During those years, interest rate reduction refinance loans were over 50 percent of the activity.

<b>VA Home Loans Guaranteed Over the Past Five Years</b>					
<b>Fiscal Year</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
Number of Loans	317,251	489,418	335,788	165,854	142,708
<b>Total Loan Amount (\$)</b>	<b>40,129,134,594</b>	<b>63,254,794,007</b>	<b>44,130,601,603</b>	<b>24,901,280,923</b>	<b>24,635,468,167</b>
Average Loan Amount (\$)	126,490	129,245	131,424	150,140	172,629
<b>Total Guaranty Amount (\$)</b>	<b>11,667,454,970</b>	<b>18,245,097,305</b>	<b>12,643,384,380</b>	<b>6,808,452,010</b>	<b>6,486,196,646</b>
Average Guaranty Amount (\$)	36,777	37,279	37,653	41,051	45,451

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.

<b>Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria</b>		
<b>Period Of Service or Entitlement</b>	<b>Service Dates</b>	<b>Length of Service or Other Criteria</b>
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 War	6/27/50 - 1/31/55	90 days
Post-Korean War	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days*
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		Married to an eligible veteran who died as a result of service or service-connected conditions.
Spouse of POW/MIA		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 was disposed of.

\* For veterans who served within Vietnam, the beginning date is 2/28/1961

The following table shows the distribution of loans guaranteed in fiscal year 2006, sorted by whether or not the borrower made a downpayment as well as by buyer status. The five-year trend by borrower status is shown on the last table on this page.

<b>Types and Characteristics of Loans Guaranteed in Fiscal Year 2006</b>				
<b>Status</b>	<b>First Time Home Buyer</b>	<b>Previous Home Buyer</b>	<b>No Downpayment</b>	
Number of Loans	63,836	58,768	110,503	
Total Loan Amount (\$)	\$10,553,754,994	\$11,291,960,373	\$19,475,179,031	
Average Loan Amount (\$)	165,327	192,144	176,241	
Total Guaranty Amount (\$)	\$2,839,700,741	\$2,919,748,888	\$5,146,082,572	
Average Guaranty Amount (\$)	44,485	49,682	46,976	
<b>Status</b>	<b>Downpayment</b>	<b>Purchase Loans</b>	<b>Interest Rate Reduction</b>	<b>Cash Out/ Other Refinancing</b>
Number of Loans	12,101	122,604	13,875	6,229
Total Loan Amount (\$)	\$2,370,536,336	\$21,845,715,367	\$1,772,740,625	\$1,017,012,175
Average Loan Amount (\$)	195,896	178,181	127,765	163,271
Total Guaranty Amount (\$)	\$613,367,057	\$5,759,449,629	\$518,053,249	\$208,657,768
Average Guaranty Amount (\$)	50,687	46,976	37,337	33,504

<b>Five-Year Trend of Loans Guaranteed by Status</b>					
<b>Status</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
First Time Home Buyer	89,575	69,154	73,891	60,735	63,836
Previous Home Buyer	87,323	79,656	78,504	58,395	58,768
No Downpayment	106,541	135,160	137,773	108,385	110,503
Downpayment	16,357	13,650	14,622	10,745	12,101
Purchase Loans	176,899	148,810	152,395	119,130	122,604
Interest Rate Reduction	131,889	330,426	175,147	40,995	13,875
Other Refinancing	8,464	10,182	8,246	5,729	6,229

The following table shows activity of programs designed to provide housing assistance grants to seriously disabled veterans as well as direct loans to Native American veterans on trust lands during fiscal year 2006.

<b>Specially Adapted Housing Grants and Direct Loans During Fiscal Year 2006</b>				
<b>Program</b>	<b>Specially Adapted Housing Grants*</b>	<b>Special Adaptation Housing Grants</b>	<b>Direct Loans to Native Americans</b>	<b>Total</b>
Number of Grants / Loans	503	45	30	<b>578</b>
Amount of Grants / Loans (\$)	24,176,195	411,590	4,957,000	<b>29,544,785</b>
Average Amount of Grants / Loans (\$)	48,064	9,146	165,233	<b>51,116</b>

\*The goal of the Specially Adapted Housing (SAH) Program is to provide a barrier-free, wheelchair accessible living environment which affords the veteran a level of independent living he or she may not normally enjoy.

Data regarding loans guaranteed during fiscal year 2006 by veterans' period of service and by other entitlement criteria are presented below.

<b>Loans Guaranteed During Fiscal Year 2006 by Period of Service / Entitlement</b>						
<b>Period of Service</b>	<b>Entitlement Number</b>	<b>%</b>	<b>Total Loan Amount (\$)</b>	<b>Average Loan Amount (\$)</b>	<b>Total Guaranty Amount (\$)</b>	<b>Average Guaranty Amount (\$)</b>
World War II	363	0.254	<b>43,567,070</b>	120,019	<b>12,815,596</b>	35,305
Post-World War II	49	0.034	<b>6,995,593</b>	142,767	<b>1,906,304</b>	38,904
Korean War	361	0.253	<b>42,491,621</b>	117,705	<b>12,789,240</b>	35,427
Post-Korean War	972	0.681	<b>117,404,567</b>	120,787	<b>34,737,643</b>	35,738
Vietnam Era	6,960	4.877	<b>946,190,334</b>	135,947	<b>267,334,271</b>	38,410
Post-Vietnam Era	10,670	7.477	<b>1,639,030,491</b>	153,611	<b>445,077,860</b>	41,713
Gulf War Era	36,874	25.839	<b>6,174,806,758</b>	167,457	<b>1,643,508,235</b>	44,571
Restored Entitlement	34,081	23.882	<b>6,395,050,091</b>	187,643	<b>1,630,590,662</b>	47,845
Service Personnel	49,730	34.847	<b>8,854,528,967</b>	178,052	<b>2,324,565,267</b>	46,744
Reservists	2,305	1.615	<b>369,979,870</b>	160,512	<b>99,929,006</b>	43,353
Un-Remarried Survivors	339	0.238	<b>44,979,739</b>	132,684	<b>12,811,612</b>	37,792
Spouses of POWs	4	0.003	<b>443,066</b>	110,767	<b>139,960</b>	34,990
<b>Total</b>	<b>142,708</b>	<b>100.000</b>	<b>24,635,468,167</b>	<b>172,629</b>	<b>6,486,205,656</b>	<b>45,451</b>

Data regarding loans guaranteed during fiscal year 2006 by entitlement criteria are presented below. This table also presents the data on a five-year basis.

<b>Five Year Trend of Loans Guaranteed by Entitlement</b>					
<b>Entitlement</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
<b>World War II</b>	1,136	1,646	1,269	547	363
<b>Post-World War II</b>	166	335	194	62	49
<b>Korean War</b>	1,406	2,025	1,589	496	361
<b>Post-Korean War</b>	3,618	5,339	3,778	1,435	972
<b>Vietnam Era</b>	24,850	34,911	25,428	9,712	6,960
<b>Post-Vietnam Era</b>	39,185	55,308	37,769	14,719	10,670
<b>Gulf War Era</b>	72,077	98,423	75,383	42,373	36,874
<b>Restored Entitlement</b>	115,636	221,730	123,724	44,995	34,081
<b>Service Personnel</b>	49,228	57,129	57,524	47,343	49,730
<b>Reservists</b>	9,179	11,385	8,178	3,708	2,305
<b>Un-Remarried Survivors</b>	760	1,161	931	459	339
<b>Spouses of POWs</b>	10	26	21	5	4
<b>Total</b>	<b>317,251</b>	<b>489,418</b>	<b>335,788</b>	<b>165,854</b>	<b>142,708</b>

The distribution of loans guaranteed during fiscal year 2006 by gender and age is shown below.

<b>Home Loans Guaranteed During Fiscal Year 2006 Based on Gender and Age</b>						
<b>Gender</b>	<b>Number</b>	<b>Percentage</b>	<b>Total Loan Amount (\$)</b>	<b>Average Loan Amount (\$)</b>	<b>Total Guaranty Amount (\$)</b>	<b>Average Guaranty Amount (\$)</b>
Male	125,353	87.8%	\$21,617,030,118	\$172,449	\$5,690,104,606	45,393
Female	17,355	12.2%	\$3,018,438,049	\$173,923	\$796,092,040	45,871
<b>Age</b>	<b>Number</b>	<b>Percentage</b>	<b>Total Loan Amount (\$)</b>	<b>Average Loan Amount (\$)</b>	<b>Total Guaranty Amount (\$)</b>	<b>Average Guaranty Amount (\$)</b>
18 - 25	17,081	12.0%	\$2,455,786,969	\$143,773	\$690,231,239	\$40,409
26 - 35	50,142	35.1%	\$8,840,555,815	\$176,310	\$2,318,364,980	\$46,236
36 - 45	39,483	27.7%	\$7,505,470,383	\$190,094	\$1,928,061,018	\$48,833
46 - 55	19,409	13.6%	\$3,343,672,532	\$172,274	\$873,780,749	\$45,019
56 - 65	12,462	8.7%	\$1,941,869,837	\$155,823	\$520,326,916	\$41,753
66 - 75	3,194	2.2%	\$434,300,517	\$135,974	\$122,131,244	\$38,238
76 - 80	597	0.45%	\$73,719,348	\$123,483	\$21,448,984	\$35,928
Over 80	340	0.2%	\$40,092,766	\$117,920	\$11,851,516	\$34,857
<b>Total</b>	<b>142,708</b>	<b>100.0%</b>	<b>\$24,635,468,167</b>	<b>\$172,629</b>	<b>\$6,486,196,646</b>	<b>\$45,451</b>



The distribution of loans guaranteed during fiscal year 2006 by income level of the eligible borrower is shown below.

<b>Purchase Loans Guaranteed During Fiscal Year 2006 Based on Annual Income</b>					
<b>Income</b>	<b>Number</b>	<b>Total Loan Amount (\$)</b>	<b>Average Loan (\$)</b>	<b>Total Guaranty Amount(\$)</b>	<b>Average Guaranty Amount(\$)</b>
Less than \$25,000	1,863	161,869,101	86,886	57,081,303	30,639
\$25,000 to \$34,999	9,501	1,025,668,059	107,954	328,957,532	\$34,623
\$35,000 to \$44,999	20,814	2,758,042,435	132,509	788,510,229	\$37,884
\$45,000 to \$54,999	22,629	3,537,615,494	156,331	945,938,356	\$41,802
\$55,000 to \$64,999	19,504	3,473,642,119	178,099	899,582,068	46,123
\$65,000 to \$74,999	15,264	2,999,357,513	196,499	764,112,650	50,060
\$75,000 and over	33,029	7,889,520,646	238,866	1,975,267,491	59,804
<b>Total</b>	<b>122,604</b>	<b>21,845,715,367</b>	<b>178,181</b>	<b>5,759,449,629</b>	<b>46,976</b>
<b>Average Income (\$)</b>		<b>Median Income (\$)</b>		<b>Median Loan (\$)</b>	
\$63,089		\$58,068		\$165,483	
* Data Collection For These Age Groups Began fiscal year 2003.					

The two tables below show trend data by age for the last five fiscal years.

<b>Number of Loans Guaranteed Last Five Fiscal Years by Age</b>					
<b>Age</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
18-25	10,968	12,361	14,123	13,248	17,081
26-35	101,921	131,320	92,612	55,110	50,142
36-45	100,724	158,892	104,653	48,985	39,483
46-55	63,701	106,893	67,776	26,018	19,409
56-65	27,555	55,759	39,920	16,346	12,462
66-75	12,382	18,416	12,476	4,575	3,194
76-80*		3,818	2,608	941	597
Over 80		1,959	1,620	631	340
<b>Total</b>	<b>317,251</b>	<b>489,418</b>	<b>335,788</b>	<b>165,854</b>	<b>142,708</b>

<b>Percent of Loans Guaranteed by Age Last Five Fiscal Years</b>					
<b>Age</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
18-25	3.5%	2.5%	4.2%	8.0%	12.0%
26-35	32.1%	26.8%	27.6%	33.2%	35.1%
36-45	31.7%	32.5%	31.2%	29.5%	27.7%
46-55	20.1%	21.8%	20.2%	15.7%	13.6%
56-65	8.7%	11.4%	11.9%	9.9%	8.7%
66-75	3.9%	3.8%	3.7%	2.8%	2.2%
76-80	0.0%	0.8%	0.8%	0.6%	0.4%
Over 80	0.0%	0.4%	0.5%	0.4%	0.2%

Providing race information on the application for a VA guaranteed loan is voluntary. The race demographics and distribution of new loan guaranties presented below show the distribution among the 95 percent who provided race information for fiscal year 2006. For the previous four fiscal years, the percentages are: 2005 - 95%; 2004 - 89%; 2003 - 87%; 2002 - 83%.

<b>Loans Guaranteed During Fiscal Year 2006 by Race</b>						
<b>Race</b>	<b>Number</b>	<b>%</b>	<b>Total Loan Amount</b>	<b>Average Loan</b>	<b>Total Guaranty Amount</b>	<b>Average Guaranty</b>
White	100,631	74.1%	\$17,153,785,089	\$170,462	\$4,532,000,424	\$45,036
Black/African American	21,750	16.0%	\$3,852,245,531	\$177,115	\$1,004,615,686	\$46,189
Hispanic	10,007	7.4%	\$1,705,348,846	\$170,416	\$450,936,718	\$45,062
Asian/Pacific Islander/ Native Hawaiian	2,416	1.8%	\$491,321,046	\$203,361	\$125,216,364	\$51,828
American Indian/ Alaskan Native	982	0.7%	\$163,141,837	\$166,132	\$43,302,561	\$44,096

<b>Five Year Trend of Loans Guaranteed by Race</b>					
<b>Race</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
White	204,316	330,408	221,931	117,515	100,631
Black/African American	37,378	61,357	49,530	25,900	21,750
Hispanic	16,569	26,036	20,708	11,308	10,007
Asian/ Pacific Islander/ Native Hawaiian	3,660	5,740	4,541	2,713	2,416
American Indian/ Alaskan Native	1,626	2,428	2,168	1,218	982

## **SAH Program Enhancements**

The Veterans Housing Opportunity and Benefits Act of 2006 (CPL109-233), enacted on June 15, 2006, establishes that an eligible veteran or active duty servicemember can now use his or her benefit up to three times as long as the aggregate amount of assistance does not exceed the maximum amounts allowable for grants authorized under Title 38, United States Code (U.S.C.), section 2101(a) or section 2101(b). The law also authorizes VA to provide SAH assistance to veterans temporarily residing in a home owned by a family member.

### **Summary**

VBA recently guaranteed its 18 millionth home loan since the inception of the Loan Guaranty Program. The flexibility of the program ensures its accessibility to the vast majority of the qualifying veteran home buyer population. The number of Specially Adapted Housing and Special Home Adaptation Grants to assist seriously disabled veterans achieve maximum independence in their own homes continues to increase each year.

# Vocational Rehabilitation & Employment

The mission of the Vocational Rehabilitation and Employment Program (VR&E) is to provide comprehensive services and assistance to enable veterans with service-connected disabilities and employment handicaps to obtain stable and suitable employment. When the severity of disability prohibits suitable employment, VR&E assists veterans to achieve maximum independence in daily living.

Administering an aspect of VA's educational benefit programs, VR&E provides a wide range of vocational and educational counseling services to veterans, active-duty servicemembers and eligible dependents. These services are designed to help individuals choose a vocational direction and to determine the course needed to achieve vocational goals. Assistance may include interest and aptitude testing, occupational exploration, career counseling, vocational goal setting, and exploring educational or training facilities which might be utilized to achieve occupational goals.

In the VR&E program, veterans progress through all or part of a series of steps. VR&E provides each veteran with a case manager who advises the veteran, and who follows the veteran's progress through the program and ensures delivery of prescribed services. The full range of steps is described below:

- Step 1. Application for benefits and assessment of program eligibility.
- Step 2. Evaluation to assess needs and to determine services to which a veteran may be entitled, and formulating a plan of rehabilitation.
- Step 3. Provision of rehabilitation services for either employment (services and assistance that lead to the veteran becoming job-ready), or achievement of a measure of increased ability to live more independently in the community.
- Step 4. Rehabilitation: Veterans who have obtained and maintained suitable employment or achieved maximum independence in daily living.

## Quick Reference Guide Fiscal Year 2006

Number of participants receiving Vocational Rehabilitation and Employment (VR&E) benefits at the end of fiscal year 2006 is 52,982.

- 12,062 disabled veterans successfully completed a program of rehabilitation
- 6,552 veterans with serious employment handicaps were rehabilitated
- 41 was the average age of male participants
- 37 was the average age of female participants

98.9% of all VR&E beneficiaries received vocational rehabilitation services in the following categories during fiscal year 2006.

• Undergraduate School	45,425
• Vocational/Technical School	2,816
• Graduate School	2,236
• College, Non-Degree	1,065
• Extended Evaluation/Independent Living	884

**Data**

In Fiscal Year 2006, 57,856 veterans applied for Vocational Rehabilitation and Employment services. Of those who applied:

- 63.1% were found to be entitled;
- 5.9% did not have a qualifying service-connected disability rating and were determined not eligible; and
- 11.9% were determined not entitled (no qualifying employment handicap or serious employment handicap);
- 19.1% did not pursue a rehabilitation plan

**Vocational Rehabilitation and Employment-Fiscal Year 2006**

VR&E Category	Male	Female	Total
Applicants*	47,961	9,895	57,856
Denied Eligibility*	2,780	635	3,415
Denied Entitlement*	5,732	1,152	6,884
Entitled to Services*	29,670	6,843	36,513
Participants*	40,355	12,627	52,982
Rehabilitated*	9,744	2,318	12,062

Sources: VR&E Program Management Reports  
 \*Definitions for the above VR&E terms are found in the glossary under Appendices

The following tables show the demographics of veterans in each of the categories outlined on the previous page. Both the female and male veteran populations are represented.

<b>Vocational Rehabilitation &amp; Employment by Age-Fiscal Year 2006</b>										
	Unknown	17- 21	22 - 29	30 - 39	40 - 44	45 - 49	50 -54	55 -59	60 +	Total
<b>Male</b>										
Applicants	-	532	8,366	10,037	7,751	6,749	4,705	5,914	3,907	47,961
Denied Eligibility	-	132	730	626	502	338	215	142	95	2,780
Denied Entitlement	-	16	488	1,035	1,063	982	732	884	532	5,732
Entitled to Services	-	173	4,524	6,499	4,875	4,587	3,040	3,729	2,243	29,670
Participants	-	60	5,769	11,295	7,514	7,586	4,079	2,809	1,243	40,355
Rehabilitated	1	4	636	2,139	1,328	1,668	1,145	1,589	1,234	9,744
<b>Female</b>										
Applicants	-	177	2,888	2,998	1,613	1,186	689	267	77	9,895
Denied Eligibility	-	33	256	161	105	43	24	7	6	635
Denied Entitlement	-	10	206	352	215	198	112	44	15	1,152
Entitled to Services	-	69	1,747	2,203	1,097	930	541	204	52	6,843
Participants	-	47	2,870	4,591	2,024	1,890	881	266	58	12,627
Rehabilitated	-	-	292	812	409	465	229	87	24	2,318
Source: VR&E Program Management Reports										

<b>Vocational Rehabilitation and Employment by Prior Education Level-Fiscal Year 2006</b>						
	Below High School	High School	Post High School	Four Year Degree	Graduate Degree Training	Total
<b>Male</b>						
Applicants	1,068	23,197	16,671	5,002	2,023	<b>47,961</b>
Denied Eligibility	41	1,377	820	340	202	<b>2,780</b>
Denied Entitlement	128	2,445	1,941	872	346	<b>5,732</b>
Entitled to Services	575	14,963	10,641	2,425	1,066	<b>29,670</b>
Participants	498	21,010	15,334	2,225	1,288	<b>40,355</b>
Rehabilitated	211	4,786	3,372	903	472	<b>9,744</b>
<b>Female</b>						
Applicants	58	3,525	4,380	1,428	504	<b>9,895</b>
Denied Eligibility	6	243	234	100	52	<b>635</b>
Denied Entitlement	6	339	493	220	94	<b>1,152</b>
Entitled to Services	43	2,815	2,948	715	322	<b>6,843</b>
Participants	76	5,729	5,459	824	539	<b>12,627</b>

Source: VR&E Program Management Reports

<b>Vocational Rehabilitation and Employment by Branch of Service-Fiscal Year 2006</b>							
	Air Force	Army	Coast Guard	Marine Corps	Navy	Unknown	Total
<b>Male</b>							
Applicants	6,107	23,031	426	6,221	8,458	3,718	<b>47,961</b>
Denied Eligibility	148	299	9	174	417	1,733	<b>2,780</b>
Denied Entitlement	874	2,809	46	707	1,157	139	<b>5,732</b>
Entitled to Services	4,044	14,852	322	4,160	5,669	623	<b>29,670</b>
Participants	6,276	19,759	485	5,320	8,179	327	<b>40,355</b>
Rehabilitated	1,475	4,799	109	1,315	1,959	87	<b>9,744</b>
<b>Female</b>							
Applicants	1,818	4,782	67	433	1,963	832	<b>9,895</b>
Denied Eligibility	33	66	-	11	87	438	<b>635</b>
Denied Entitlement	226	572	6	47	270	31	<b>1,152</b>
Entitled to Services	1,360	3,502	50	315	1,485	131	<b>6,843</b>
Participants	2,578	6,474	105	652	2,717	101	<b>12,627</b>
Rehabilitated	485	1,153	21	121	523	15	<b>2,318</b>

Source: VR&E Program Management Reports



**Vocational Rehabilitation and Employment by Period of Service-Fiscal Year 2006**

	World War II	Post World War II Era	Korean Conflict	Post-Korean Conflict	Vietnam Era	Post - Vietnam Era	Gulf War	Total
<b>Male</b>								
Applicants	238	49	205	413	6,931	8,611	31,514	<b>47,961</b>
Denied Eligibility	9	3	7	16	200	880	1,665	<b>2,780</b>
Denied Entitlement	15	2	25	71	932	1,177	3,510	<b>5,732</b>
Entitled to Services	123	16	98	191	4,216	5,128	19,898	<b>29,670</b>
Participants <sup>1</sup>	11	2	21	80	2,449	5,675	32,117	<b>40,355</b>
Rehabilitated	93	10	83	98	1,826	1,409	6,225	<b>9,744</b>
<b>Female</b>								
Applicants	-	2	2	6	80	1,192	8,613	<b>9,895</b>
Denied Eligibility	-	-	1	1	6	128	499	<b>635</b>
Denied Entitlement	-	-	-	-	11	170	971	<b>1,152</b>
Entitled to Services	1	-	1	5	58	790	5,988	<b>6,843</b>
Participants <sup>1</sup>	-	-	-	4	55	1,116	11,452	<b>12,627</b>
Rehabilitated	-	-	-	2	29	254	2,033	<b>2,318</b>

Source: VR&E Program Management Reports  
<sup>1</sup>Does not include veterans who did not pursue a rehabilitation plan.

<b>Vocational Rehabilitation and Employment by Length of Service-Fiscal Year 2006</b>											
	3 mo or less	3 - 6 mo	6 mo- 2 yrs	2 - 4 yrs	4 -10 yrs	10 -15 yrs	15 - 20 yrs	20 - 30 yrs	Over 30 yrs	In service <sup>1</sup>	Total
<b>Male</b>											
Applicants	212	514	6,616	13,004	11,382	2,851	1,933	8,244	198	3,007	<b>47,961</b>
Denied Eligibility	29	46	292	485	381	80	36	200	5	1,226	<b>2,780</b>
Denied Entitlement	24	58	809	1,467	1,275	349	280	1,273	38	159	<b>5,732</b>
Entitled to Services	160	331	4,114	8,311	7,320	2,063	1,414	5,174	101	682	<b>29,670</b>
Participants <sup>2</sup>	200	468	4,477	10,108	10,820	3,231	2,347	8,590	114	-	<b>40,355</b>
Rehabilitated	38	82	1,256	2,552	2,272	758	628	2,080	47	31	<b>9,744</b>
<b>Female</b>											
Applicants	86	178	1,257	2,407	2,960	651	359	1,343	7	647	<b>9,895</b>
Denied Eligibility	11	13	48	99	117	15	17	34	1	280	<b>635</b>
Denied Entitlement	8	18	126	258	354	90	51	203	2	42	<b>1,152</b>
Entitled to Services	66	148	990	1,764	2,029	501	292	920	3	130	<b>6,843</b>
Participants <sup>2</sup>	138	293	1,788	3,262	3,850	950	559	1,782	5	-	<b>12,627</b>
Rehabilitated	26	35	248	556	682	223	142	397	3	6	<b>2,318</b>
Source: VR&E Program Management Reports											
<sup>1</sup> The VR&E program provides service to active military personnel, such as those on medical hold or those in the pre-discharge phase.											
<sup>2</sup> Does not include veterans who did not pursue a rehabilitation plan.											

<b>Vocational Rehabilitation and Employment by Combined Service Connected Disability Rating-Fiscal Year 2006</b>														
	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Memo Rating	Failed to pursue	Total
<b>Male</b>														
Applicants	24	5,110	7,359	7,717	6,408	4,354	3,952	2,835	1,759	698	2,621	2,725	2,399	<b>47,961</b>
Denied Eligibility	9	222	185	158	148	65	65	41	21	8	18	40	1,800	<b>2,780</b>
Denied Entitlement	-	918	778	846	745	524	521	442	320	153	413	72	-	<b>5,732</b>
Entitled to Services	3	1,268	4,010	4,656	4,702	3,244	3,373	2,739	1,874	945	2,527	329	-	<b>29,670</b>
Participants	4	1,638	6,230	7,455	7,425	4,855	4,943	3,137	2,040	893	1,640	95	-	<b>40,355</b>
<b>Female</b>														
Applicants	4	946	1,337	1,677	1,369	975	900	590	390	175	360	637	535	<b>9,895</b>
Denied Eligibility	5	56	28	35	15	14	24	11	5	-	2	13	427	<b>635</b>
Denied Entitlement	-	186	137	187	163	115	96	77	72	38	59	22	-	<b>1,152</b>
Entitled to Services	-	248	913	1,115	1,067	791	860	615	512	232	404	86	-	<b>6,843</b>
Participants	1	406	1,821	2,222	2,206	1,625	1,652	1,120	789	305	445	35	-	<b>12,627</b>

Source: VR&E Program Management Reports

Of those veterans participating in a plan of services, most follow the employment path and may receive services that include career counseling, employment planning, training or education, medical or dental care and other supportive services. Veterans following the independent living path strive to achieve maximum independence in daily living.

Some of the veterans participating in VR&E have a serious employment handicap, which means there is significant impairment of a veteran's ability to prepare for, pursue, or retain employment consistent with the veteran's abilities, aptitudes, and interests.

<b>Veterans with Serious Employment Handicaps Fiscal Year 2006</b>				
Case Status	Total Veterans	Males w/Serious Employment Handicaps	Females w/ Serious Employment Handicaps	Total Veterans w/ Serious Employment Handicaps
Entitled to Services	36,513	17,445	3,509	<b>20,954</b>
Participants	52,982	19,962	5,885	<b>25,847</b>
Rehabilitated	12,062	5,481	1,071	<b>6,552</b>

Source: VR&E Program Management Reports

The employment assistance needs of each veteran are assessed and a plan of services developed that will lead to suitable employment. Services may include job market exploration, job-seeking skills, resume preparation, interview skills, and other assistance. The following table reflects those veterans participating in Vocational Rehabilitation and Employment by training program during fiscal year 2006.

<b>Veterans Participating in a Vocational Training Program During Fiscal Year 2006</b>			
	<b>Male</b>	<b>Female</b>	<b>Total</b>
Undergraduate School	34,272	11,153	45,425
Vocational/Technical	2,388	428	2,816
Graduate School	1,538	698	2,236
College, NonDegree	890	175	1,065
Extended Eval/Independent Living	790	94	884
Paid On-Job Training	161	21	182
Non Pay Work Experience in Government	146	15	161
Non-Pay On-Job Training	64	40	104
Apprenticeship	60	3	63
Improvement of Rehab Potential	28	-	28
High School	10	-	10
Farm Co-op	8	-	8
<b>Total</b>	<b>40,355</b>	<b>12,627</b>	<b>52,982</b>
Source: VR&E Program Management Reports			

Upon completion of the individualized evaluation process, the veteran enters a rehabilitation program to become job-ready in the selected vocational choice or to achieve the maximum ability to live independently in the community. The length of time that a veteran remains in a rehabilitation program varies according to the veteran's individual circumstances. The average time spent in a program is approximately two and one-half years.

The next table shows annual earnings pre- and post- VR&E program participation for those veterans who were successfully rehabilitated.

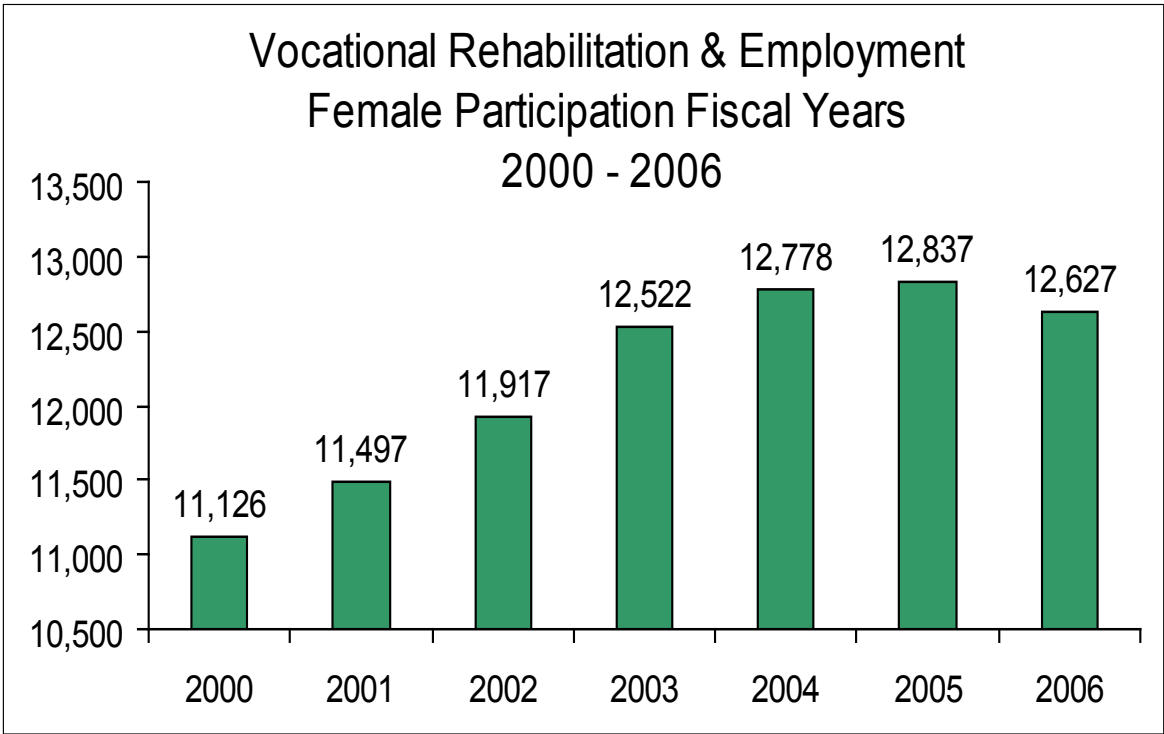
<b>Veterans Successfully Rehabilitated Pre &amp; Post Annual Earnings by Occupational Category-Fiscal Year 2006</b>					
		<b>Male</b>		<b>Female</b>	
<b>Average Age</b>		<b>47</b>		<b>40</b>	
<b>Occupation</b>	<b>Total</b>	<b>Average Annual Wages Prior to VR&amp;E Program Entrance</b>	<b>Average Annual Wages at Rehabilitation</b>	<b>Average Annual Wages Prior to VR&amp;E Program Entrance</b>	<b>Average Annual Wages at Rehabilitation</b>
Professional, Technical, and Managerial	6,732	\$7,668	\$35,555	\$5,019	\$30,609
Clerical	660	\$6,031	\$28,276	\$4,698	\$24,399
Service	439	\$6,570	\$27,729	\$4,366	\$22,693
Miscellaneous	355	\$5,698	\$30,651	\$1,691	\$15,850
Machine Trades	349	\$6,223	\$28,730	\$5,848	\$26,592
Structural (Building Trades)	226	\$6,551	\$31,206	\$6,400	\$23,938
Sales	205	\$6,300	\$28,956	\$4,605	\$28,790
Benchwork	82	\$4,478	\$27,744	\$0	\$17,742
Processing (Butcher, Meat Processor, etc.)	24	\$3,782	\$27,716	\$0	\$19,962
Agricultural, Fishery and Forestry	43	\$3,162	\$21,550	\$3,800	\$19,356
<b>Total/Avg</b>	<b>9,115*</b>	<b>\$5,549</b>	<b>\$30,179</b>	<b>\$4,541</b>	<b>\$27,677</b>

Source: VR&E Program Management Reports  
 \*Excludes Independent Living Veterans (2,947)

This table displays both participants and rehabilitated veterans by their occupational categories during fiscal year 2006. The average

<b>Veterans Participating &amp; Rehabilitated by Occupational Category-Fiscal Year 2006</b>				
	Male		Female	
Average Age	41	47	37	40
Occupational Category	Participants	Rehabilitated	Participants	Rehabilitated
Agricultural, Fishery and Forestry	98	34	22	9
Benchwork	216	76	11	6
Clerical	1,382	456	672	204
Independent Living	827	2,637	122	310
Machine Trades	1,011	346	26	3
Miscellaneous	674	344	73	11
Processing (Butcher, Meat Processor, etc.)	43	22	12	2
Professional, Technical, and Managerial	34,144	5,053	11,360	1,679
Sales	343	177	64	28
Service	1,000	379	255	60
Structural (Building Trades)	617	220	10	6
<b>Totals</b>	<b>40,355</b>	<b>9,744</b>	<b>12,627</b>	<b>2,318</b>
Source: VR&E Program Management Reports				

The two charts below present data on the number of applicants in the VR&E program as well as the number of female participants over the past seven fiscal years.



## VR&E Fiscal Year 2006 Program Enhancements

In Fiscal Year 2006, VR&E developed several creative and promising methods to assist veterans in returning to work and maintaining suitable employment. Several outreach methods piloted in the prior year progressed into practical programs this year, including the Five-Track Employment Model, building partnerships, and the 'Coming Home to Work' initiative. This year also saw the inauguration of a very pro-active website offering a significant informational resource to VR&E participants.

VR&E initially established job resource labs in several pilot stations. The labs and training sessions helped to standardize the methodology and structure of the Five-Track Employment Model. This approach aids VR&E staff and veterans in conducting comprehensive analyses of local and national job outlooks, developing job search plans, preparing for interviews, developing resumes, and conducting thorough job searches. In fiscal year 2006, VR&E completed implementation of the program nationwide. The job resource lab is an integral part of the Five-Track Employment Model.

VR&E has improved partnerships through the development or updating of memoranda of understanding with the Department of Defense, Department of Labor, Council of State Administrators of Vocational Rehabilitation Programs, service organizations such as Disabled American Veterans and Veterans of Foreign Wars, public and private employers such as the Army Materiel Command and The Home Depot. These partnerships foster and expand employment opportunities for veterans with disabilities.

The "Coming Home To Work" initiative is a collaborative partnership between VR&E and federal agencies to provide civilian work experience to interested servicemembers who are in a medical-hold status at military treatment facilities and who meet VR&E eligibility requirements. The

"Coming Home to Work" initiative provides all necessary rehabilitation and employment services to veterans with disabilities so they may access job opportunities – especially servicemembers returning from OIF and OEF and those who are medically discharged from the military.

In support of better access to information and references for veterans, VR&E launched a website this year at VetSuccess ([www.vetsuccess.gov](http://www.vetsuccess.gov)). This website serves to explain veteran eligibility and VR&E benefits and services, and offers other relevant information and tools to as many active military personnel and veterans as possible.

### Summary

Fiscal Year 2006 saw a slight decrease in program applicants, while the number of successful rehabilitations remained about the same. While overall participant numbers show little variance, progressive qualitative improvements to service continue to impact benefits delivery. The rate of successful rehabilitation outcomes for program participants has risen each year, from 58.9% in fiscal year 2003, to 61.9% in fiscal year 2004, 63.3% in fiscal year 2005, to the current figure of 73.1%.

Fiscal Year 2006 was a dynamic, productive year, as VR&E Service initiated the Five-Track Employment Model, expanded the availability of job resource labs, made the informative and useful VetSuccess website available, and expanded partnerships with other Federal agencies, VSOs and private employers to promote, build and expand employment opportunities for veterans with disabilities.



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**ALABAMA**

VA Regional Office  
345 Perry Hill Road  
Montgomery, AL 36109-4541

**ALASKA**

VA Regional Office  
2925 Debarr Road  
Anchorage, AK 99508-2989

**ARIZONA**

VA Regional Office  
3333 North Central Avenue  
Phoenix, AZ 85012-2458

**ARKANSAS**

VA Regional Office  
2200 FT Roots Drive, Bldg 65  
North Little Rock, AR 72114-1756

**CALIFORNIA**

VA Regional Office  
Federal Building  
11000 Wilshire Blvd.  
Los Angeles, CA 90024-3602

VA Regional Office  
Oakland Federal Building  
1301 Clay Street - Suite 1300N  
Oakland, CA 94612-5209

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

**COLORADO**

VA Regional Office  
P.O. Box 25126  
Denver, CO 80225-0126

**CONNECTICUT**

VA Regional Office  
555 Willard Avenue, Bldg. 2E  
Room 5137  
PO Box 310909  
Newington, CT 06103-0909

**DELAWARE**

VA Regional Office  
1601 Kirkwood Highway  
Wilmington, DE 19805-4988

**DISTRICT OF COLUMBIA**

VA Regional Office  
1722 Eye St, NW  
Washington, D.C. 20421-1111

**FLORIDA**

VA Regional Office  
P.O. Box 1437  
St. Petersburg, FL 33731-1437

**GEORGIA**

VA Regional Office  
1700 Clairmont Road  
Decatur, GA 30033-4032

**HAWAII**

VA Regional Office  
P.O. Box 29020  
459 Patterson Road, E Wing  
Honolulu, HI 96820-1420

**IDAHO**

VA Regional Office  
805 W. Franklin Street  
Boise, ID 83702-5560

**ILLINOIS**

VA Regional Office  
2122 W. Taylor Street  
Chicago, IL 60612-4281

**INDIANA**

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

**IOWA**

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

**KANSAS**

VA Regional Office  
5500 E. Kellogg  
Wichita, KS 67218-1698

**KENTUCKY**

VA Regional Office  
321 West Main Street, Suite 390  
Louisville, KY 40202-6200

**LOUISIANA\***

VA Regional Office  
671A Whitney Avenue  
Gretna, LA 70056-2692

\* This is a temporary address due to effects of  
Hurricane Katrina

**MAINE**

VA Regional Office  
1 VA Center - Bldg. 248, Room 205  
Togus, ME 04330-6795

**MARYLAND**

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

**MASSACHUSETTS**

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

**MICHIGAN**

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

**MINNESOTA**

VA Regional Office  
One Federal Drive, Fort Snelling  
St. Paul, MN 55111-4050

**MISSISSIPPI**

VA Regional Office  
1600 East Woodrow Wilson Avenue  
Jackson, MS 39216-5102

**MISSOURI**

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

**MONTANA**

Regional Office  
3633 Veterans Drive  
PO Box 188  
Fort Harrison, MT 59636

**NEBRASKA**

VA Regional Office  
5631 S. 48th Street  
Lincoln, NE 68516-4198

**NEVADA**

VA Regional Office  
1201 Terminal Way  
Reno, NV 89520-0118

**NEW HAMPSHIRE**

VA Regional Office  
Norris Cotton Federal Bldg.  
275 Chestnut Street  
Manchester, NH 03101-2489

### **NEW JERSEY**

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

### **NEW MEXICO**

VA Regional Office  
Dennis Chavez Federal Bldg.  
500 Gold Avenue, SW  
Albuquerque, NM 87102-3118

### **NEW YORK**

VA Regional Office  
130 S. Elmwood Avenue  
Buffalo, NY 14202-2478

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

### **NORTH CAROLINA**

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

### **NORTH DAKOTA**

VA Regional Office  
2101 Elm Street  
Fargo, ND 58102-2417

### **OHIO**

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

### **OKLAHOMA**

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

### **OREGON**

VA Regional Office  
Edith Green/Wendell Wyatt Federal Building  
1220 Southwest 3rd Avenue, Suite 1217  
Portland, OR 97204-2825

### **PENNSYLVANIA**

VA Regional Office and Insurance Center  
P. O. Box 8079  
5000 Wissahickon Ave.  
Philadelphia, PA 19101-8079

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

### **PHILIPPINES**

U.S. Department of  
Veterans Affairs  
FPO AP 96515-1110  
Manila, PI 1000

### **PUERTO RICO**

VA Regional Office  
150<sup>th</sup> Ave, Carlos Chardon  
Ste. 232  
San Juan, PR 00918-1703

### **RHODE ISLAND**

VA Regional Office  
380 Westminster Street  
Providence, RI 02903-3246

### **SOUTH CAROLINA**

VA Regional Office  
1801 Assembly Street  
Columbia, SC 29201-2495

### **SOUTH DAKOTA**

VA Regional Office  
2501 W 22<sup>nd</sup> Street  
Sioux Falls, SD 57105-1305

**TENNESSEE**

VA Regional Office  
110 Ninth Avenue, South  
Nashville, TN 37203-3817

**TEXAS**

VA Regional Office  
6900 Almeda Road  
Houston, TX 77030-4200

VA Regional Office  
One Veterans Plaza  
701 Clay Avenue  
Waco, TX 76799-0001

**UTAH**

VA Regional Office  
550 Foothill Drive  
Salt Lake City, UT 84113-1106

**VERMONT**

VA Regional Office  
215 N. Main Street  
White River Junction, VT 05009-0001

**VIRGINIA**

VA Regional Office  
210 Franklin Road, SW  
Roanoke, VA 24011-2204

**WASHINGTON**

VA Regional Office  
Federal Building  
915 Second Avenue  
Seattle, WA 98174-1060

**WEST VIRGINIA**

VA Regional Office  
640 4th Avenue  
Huntington, WV 25701-1340

**WISCONSIN**

VA Regional Office  
5400 W. National Avenue  
Milwaukee, WI 53214-3416

**WYOMING**

2360 E. Pershing Blvd.  
Cheyenne, WY 82001

The Denver Regional Office serves the State of Wyoming.  
The local address provided is for the benefits office.

## Contacting VA by Telephone

Compensation and Pension, Loan Guaranty, Vocational Rehabilitation and Employment, and General Benefits Information	1-800-827-1000
Education	1-888-GI BILL 1* (1-888-442-4551)
Life Insurance	1-800-669-8477*
Burial Headstones and Markers	1-800-697-6947*
Health Care	1-877-222-8387*
CHAMPVA	1-800-733-8387*
Telecommunication Device for the DEAF (TDD)	1-800-829-4833*
Annual Benefits Report (Office of Performance Analysis & Integrity)	1-202-461-9040

\* Indicates toll-free numbers

A more extensive listing of phone numbers, to include special help lines, may be found in the 2007 edition of the handbook "Federal Benefits for Veterans and Dependents." This may be accessed online at <http://www1.va.gov/opa/vadocs/fedben.pdf>

## 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 who have applied for Vocational Rehabilitation and Employment 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 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.

**CHAPTER 31 BENEFITS** – Vocational Rehabilitation and Employment (VR&E) 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.

**COMPENSABLE ZEROS** – Disabilities that are independently evaluated at zero percent disabling but produce an employment handicap to warrant a 10 percent 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).

**DENIED ELIGIBILITY (VR&E)** – Veterans who have been determined ineligible for VR&E benefits for reasons such as a lack of a qualifying service-connected disability rating.

**DENIED ENTITLEMENT (VR&E)** – Veterans who have been determined not entitled to VR&E services due to a lack of an employment handicap or a serious employment handicap.

**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 surviving spouses, children, and/or dependent parents.

**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 codes of four digit numeric characters 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.

**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.

**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 DOWNPAYMENT 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 to eligible veterans, dependents, reservists, and service members while they are in an approved training program.

**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.

**ENTITLED TO SERVICES (VR&E)** – Veterans determined to have a disability that presents an employment or serious employment handicap, and for whom it has been determined that vocational rehabilitation should be successful.

**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.



**EVALUATION FOR ENTITLEMENT TO A PROGRAM OF REHABILITATION SERVICES** – The process used to determine whether the veteran’s disabilities cause an employment handicap.

**FACE VALUE** - That 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.”

**FIRST-TIME HOMEOWNER** – A veteran using his home loan entitlement to purchase a home for the first time.

**FISCAL YEAR** – Any yearly accounting or budgetary period without regard to its relationship to the calendar year.

**FISCAL YEAR 2006** – Began October 1, 2005, and ended September 30, 2006. The Department of Veterans Affairs operates under this schedule for accounting and budgetary purposes.

**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 service members, who have Servicemembers’ Group Life Insurance (SGLI) coverage, the opportunity to have life insurance coverage on their spouses and dependent children.

**GUARANTEED LOAN** – A loan that is federally backed by the VA home loan provision.

**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 percent or more or a combined evaluation of at least 70 percent, with one disability ratable at 40 percent or higher.

**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** – Loan Guaranty term used when the borrower defaults on the loan and VA pays the 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.

**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.

**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.

**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.

**OUTREACH (VR&E)** – Various initiatives within the Program to improve communication and to coordinate and maximize employment opportunities with other government agencies, local businesses and VSOs on behalf of service-connected disabled veterans.

**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 who are currently receiving subsistence allowance in one of the following VR&E case statuses: extended evaluation, independent living, job ready or rehabilitation to employment.

**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 percent (for conditions that exist but are not disabling to a compensable degree) to 100 percent, in increments of 10 percent. Most disabilities, however, do not have every 10 percent increment from 0 to 100.

**RATING SCHEDULE** – 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.

**REGIONAL OFFICE (RO)** – A VA field office composed of divisions which carry out the functions of VBA. Fifty-seven such offices exist throughout the United States, the District of Columbia, Puerto Rico, and the Philippines.

**REHABILITATED (VR&E)** – Veterans who have successfully found and maintained suitable employment or have successfully completed the 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 (LGY)** – 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 percent 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 was 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, obtains, or retain employment consistent with his or her abilities, aptitudes, and interests.

**SERVICE MEMBER** – An individual who is currently serving on active duty. This individual is also referred to as a “service person.”

**SGLI** – Servicemembers Group Life Insurance was established in 1965 to meet the insurance needs of service members.

**SPECIALLY ADAPTED HOUSING GRANTS** – A one-time grant to a seriously disabled veteran to assist in adapting his or her home to accommodate limitations caused by the disability.

**SUBSISTENCE ALLOWANCE (VR&E)** – A monthly living allowance paid to a qualified veteran in a program of vocational rehabilitation. The allowance is generally paid to those veterans who are enrolled in education or training programs. The amount is based on training time and number of dependents.

**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 percent evaluation or, where less than 100 percent, the requirements for Individual Unemployables 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 service members 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 who incur certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005, if the loss was the direct result of injuries incurred in Operations Enduring Freedom or Iraqi Freedom.

**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.

**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.

INTERNET REFERENCES VA WEBSITES	
Department of Veterans Affairs Home page	<a href="http://www.va.gov">http://www.va.gov</a>
Health Care	<a href="http://www.va.gov/vbs/health/index.htm">http://www.va.gov/vbs/health/index.htm</a>
National Cemetery Administration	<a href="http://www.cem.va.gov">http://www.cem.va.gov</a>
Office of Congressional Affairs	<a href="http://www.va.gov/oca/index.htm">http://www.va.gov/oca/index.htm</a>
Public Affairs & Special Events	<a href="http://www.va.gov/opa/index.htm">http://www.va.gov/opa/index.htm</a>
About VA	<a href="http://www.va.gov/about_va/">http://www.va.gov/about_va/</a>
Links to VA organizations	<a href="http://www.va.gov/">http://www.va.gov/</a>
Online Applications	<a href="http://www.va.gov/onlineapps.htm">http://www.va.gov/onlineapps.htm</a>
Online Forms	<a href="http://www.va.gov/vaforms/">http://www.va.gov/vaforms/</a>
Facility Locator	<a href="http://www.va.gov">http://www.va.gov</a>
Contact Information	<a href="https://iris.va.gov/">https://iris.va.gov/</a>
Veteran Data & Information	<a href="http://www.va.gov/vetdata/">http://www.va.gov/vetdata/</a>
VBA WEBSITES	
Veterans Benefits Administration Home Page	<a href="http://www.vba.va.gov">http://www.vba.va.gov</a>
Compensation & Pension	<a href="http://www.vba.va.gov/bln/21/index.htm">http://www.vba.va.gov/bln/21/index.htm</a>
Education	<a href="http://www.gibill.va.gov/">http://www.gibill.va.gov/</a>
Life Insurance	<a href="http://www.insurance.va.gov/">http://www.insurance.va.gov/</a>
Loan Guaranty	<a href="http://www.homeloans.va.gov">http://www.homeloans.va.gov</a>
Vocational Rehabilitation & Employment	<a href="http://www.vba.va.gov/bln/vre/index.htm">http://www.vba.va.gov/bln/vre/index.htm</a>

## Summary of Fiscal Year 2006 Benefits

### Compensation and Pension

Estimated Veteran Population	23,976,992
Disability Compensation Recipients	2,725,824
Estimated Monthly Disability Compensation Costs	\$2,135,224,396
Estimated Annual Disability Compensation Costs	\$25,622,692,752
Disability Compensation by Age under 35	213,566
Disability Compensation by Age 35-54	833,346
Disability Compensation by Age 55-74	1,156,703
Disability Compensation by Age 75-84	374,950
Disability Compensation by Age 85 and over	147,259
Disability Pension Recipients	329,856
Estimated Monthly Disability Pension Costs	\$224,659,163
Estimated Annual Disability Pension Costs	\$2,695,909,956
Disability Pension by Age under 45	4,494
Disability Pension by Age 45-54	44,376
Disability Pension by Age 55-69	113,951
Disability Pension by Age 70-84	124,866
Disability Pension by Age 85 and over	42,169

### Education

MGIB-AD Trainees	332,872
MGIB-SR Trainees	65,511
DEA Trainees	75,361
VEAP Trainees	739
REAP Trainees	23,746

### Insurance

Life Insurance Payments	\$1,780,812,498
Total Face Value of Insurance	\$17,258,768,857
Total Number of Policies	1,545,436

### Loan Guaranty

Number of Loans	142,708
Total Loan Amount	\$24,635,468,167

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	9,225
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## Alabama

### Compensation and Pension

Estimated Veteran Population	417,497
Disability Compensation Recipients	60,561
Estimated Monthly Disability Compensation Costs	\$47,231,257
Estimated Annual Disability Compensation Costs	\$566,775,084
Disability Compensation by Age under 35	3,943
Disability Compensation by Age 35-54	19,950
Disability Compensation by Age 55-74	27,788
Disability Compensation by Age 75-84	6,732
Disability Compensation by Age 85 and over	2,148
Disability Pension Recipients	9,705
Estimated Monthly Disability Pension Costs	\$7,667,144
Estimated Annual Disability Pension Costs	\$92,005,728
Disability Pension by Age under 45	97
Disability Pension by Age 45-54	943
Disability Pension by Age 55-69	2,276
Disability Pension by Age 70-84	4,611
Disability Pension by Age 85 and over	1,778

### Education

MGIB-AD Trainees	4,799
MGIB-SR Trainees	1,472
DEA Trainees	2,342
VEAP Trainees	10

### Insurance

Life Insurance Payments	\$24,473,259
Total Face Value of Insurance	\$237,182,926
Total Number of Policies	20,841

### Loan Guaranty

Number of Loans	3,856
Total Loan Amount	\$616,516,496

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	407
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**Alaska****Compensation and Pension**

Estimated Veteran Population	65,767
Disability Compensation Recipients	12,095
Estimated Monthly Disability Compensation Costs	\$8,648,959
Estimated Annual Disability Compensation Costs	\$103,787,508
Disability Compensation by Age under 35	1,012
Disability Compensation by Age 35-54	5,788
Disability Compensation by Age 55-74	4,592
Disability Compensation by Age 75-84	558
Disability Compensation by Age 85 and over	145
Disability Pension Recipients	306
Estimated Monthly Disability Pension Costs	\$226,305
Estimated Annual Disability Pension Costs	\$2,715,660
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	57
Disability Pension by Age 55-69	184
Disability Pension by Age 70-84	48
Disability Pension by Age 85 and over	13

**Education**

MGIB-AD Trainees	1,036
MGIB-SR Trainees	159
DEA Trainees	163
VEAP Trainees	2

**Insurance**

Life Insurance Payments	\$2,497,361
Total Face Value of Insurance	\$24,203,205
Total Number of Policies	1,870

**Loan Guaranty**

Number of Loans	2,127
Total Loan Amount	\$511,107,669

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	89
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## Arizona

### Compensation and Pension

Estimated Veteran Population	550,095
Disability Compensation Recipients	62,980
Estimated Monthly Disability Compensation Costs	\$52,140,559
Estimated Annual Disability Compensation Costs	\$625,686,708
Disability Compensation by Age under 35	5,410
Disability Compensation by Age 35-54	18,701
Disability Compensation by Age 55-74	27,001
Disability Compensation by Age 75-84	8,814
Disability Compensation by Age 85 and over	3,054
Disability Pension Recipients	5,203
Estimated Monthly Disability Pension Costs	\$3,238,374
Estimated Annual Disability Pension Costs	\$38,860,488
Disability Pension by Age under 45	76
Disability Pension by Age 45-54	782
Disability Pension by Age 55-69	1,906
Disability Pension by Age 70-84	1,921
Disability Pension by Age 85 and over	518

### Education

MGIB-AD Trainees	20,676
MGIB-SR Trainees	1,416
DEA Trainees	2,426
VEAP Trainees	14

### Insurance

Life Insurance Payments	\$40,203,542
Total Face Value of Insurance	\$389,633,178
Total Number of Policies	35,161

### Loan Guaranty

Number of Loans	3,524
Total Loan Amount	\$735,443,303

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	318
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**Arkansas****Compensation and Pension**

Estimated Veteran Population	262,613
Disability Compensation Recipients	34,200
Estimated Monthly Disability Compensation Costs	\$34,580,461
Estimated Annual Disability Compensation Costs	\$414,965,532
Disability Compensation by Age under 35	2,405
Disability Compensation by Age 35-54	10,447
Disability Compensation by Age 55-74	15,392
Disability Compensation by Age 75-84	4,250
Disability Compensation by Age 85 and over	1,706
Disability Pension Recipients	5,806
Estimated Monthly Disability Pension Costs	\$3,638,714
Estimated Annual Disability Pension Costs	\$43,664,568
Disability Pension by Age under 45	107
Disability Pension by Age 45-54	746
Disability Pension by Age 55-69	1,882
Disability Pension by Age 70-84	2,193
Disability Pension by Age 85 and over	878

**Education**

MGIB-AD Trainees	2,247
MGIB-SR Trainees	1,070
DEA Trainees	1,539
VEAP Trainees	4

**Insurance**

Life Insurance Payments	\$15,249,592
Total Face Value of Insurance	\$147,791,633
Total Number of Policies	13,583

**Loan Guaranty**

Number of Loans	2,138
Total Loan Amount	\$286,547,788

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	153
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## California

### Compensation and Pension

Estimated Veteran Population	2,203,727
Disability Compensation Recipients	228,355
Estimated Monthly Disability Compensation Costs	\$174,642,122
Estimated Annual Disability Compensation Costs	\$2,095,705,464
Disability Compensation by Age under 35	22,207
Disability Compensation by Age 35-54	64,026
Disability Compensation by Age 55-74	94,384
Disability Compensation by Age 75-84	33,623
Disability Compensation by Age 85 and over	14,115
Disability Pension Recipients	23,192
Estimated Monthly Disability Pension Costs	\$15,542,522
Estimated Annual Disability Pension Costs	\$186,510,264
Disability Pension by Age under 45	389
Disability Pension by Age 45-54	3,917
Disability Pension by Age 55-69	9,186
Disability Pension by Age 70-84	7,385
Disability Pension by Age 85 and over	2,315

### Education

MGIB-AD Trainees	35,094
MGIB-SR Trainees	3,568
DEA Trainees	6,653
VEAP Trainees	63

### Insurance

Life Insurance Payments	\$180,656,504
Total Face Value of Insurance	\$1,750,834,997
Total Number of Policies	153,235

### Loan Guaranty

Number of Loans	1,543
Total Loan Amount	\$408,455,307

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	532
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## Colorado

### Compensation and Pension

Estimated Veteran Population	419,938
Disability Compensation Recipients	53,045
Estimated Monthly Disability Compensation Costs	\$39,725,967
Estimated Annual Disability Compensation Costs	\$476,711,604
Disability Compensation by Age under 35	4,752
Disability Compensation by Age 35-54	19,454
Disability Compensation by Age 55-74	21,323
Disability Compensation by Age 75-84	5,452
Disability Compensation by Age 85 and over	2,064
Disability Pension Recipients	3,637
Estimated Monthly Disability Pension Costs	\$2,586,041
Estimated Annual Disability Pension Costs	\$31,032,492
Disability Pension by Age under 45	58
Disability Pension by Age 45-54	584
Disability Pension by Age 55-69	1,307
Disability Pension by Age 70-84	1,220
Disability Pension by Age 85 and over	468

### Education

MGIB-AD Trainees	9,645
MGIB-SR Trainees	840
DEA Trainees	1,415
VEAP Trainees	13

### Insurance

Life Insurance Payments	\$28,806,784
Total Face Value of Insurance	\$279,181,346
Total Number of Policies	24,386

### Loan Guaranty

Number of Loans	5,583
Total Loan Amount	\$1,165,945,506

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	276
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## Connecticut

### Compensation and Pension

Estimated Veteran Population	251,957
Disability Compensation Recipients	19,930
Estimated Monthly Disability Compensation Costs	\$13,631,142
Estimated Annual Disability Compensation Costs	\$163,573,704
Disability Compensation by Age under 35	1,444
Disability Compensation by Age 35-54	4,633
Disability Compensation by Age 55-74	7,923
Disability Compensation by Age 75-84	3,922
Disability Compensation by Age 85 and over	2,008
Disability Pension Recipients	1,893
Estimated Monthly Disability Pension Costs	\$920,201
Estimated Annual Disability Pension Costs	\$11,042,412
Disability Pension by Age under 45	16
Disability Pension by Age 45-54	202
Disability Pension by Age 55-69	583
Disability Pension by Age 70-84	703
Disability Pension by Age 85 and over	389

### Education

MGIB-AD Trainees	1,656
MGIB-SR Trainees	746
DEA Trainees	318
VEAP Trainees	5

### Insurance

Life Insurance Payments	\$28,009,488
Total Face Value of Insurance	\$271,454,337
Total Number of Policies	25,001

### Loan Guaranty

Number of Loans	425
Total Loan Amount	\$95,622,206

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	44
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**Delaware****Compensation and Pension**

Estimated Veteran Population	79,029
Disability Compensation Recipients	8,256
Estimated Monthly Disability Compensation Costs	\$5,599,515
Estimated Annual Disability Compensation Costs	\$67,194,180
Disability Compensation by Age under 35	567
Disability Compensation by Age 35-54	2,853
Disability Compensation by Age 55-74	3,410
Disability Compensation by Age 75-84	1,072
Disability Compensation by Age 85 and over	354
Disability Pension Recipients	561
Estimated Monthly Disability Pension Costs	\$330,697
Estimated Annual Disability Pension Costs	\$3,968,364
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	77
Disability Pension by Age 55-69	191
Disability Pension by Age 70-84	217
Disability Pension by Age 85 and over	69

**Education**

MGIB-AD Trainees	624
MGIB-SR Trainees	261
DEA Trainees	212
VEAP Trainees	2

**Insurance**

Life Insurance Payments	\$5,542,297
Total Face Value of Insurance	\$53,713,244
Total Number of Policies	5,196

**Loan Guaranty**

Number of Loans	631
Total Loan Amount	\$139,324,603

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	13
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## District of Columbia

### Compensation and Pension

Estimated Veteran Population	34,804
Disability Compensation Recipients	4,219
Estimated Monthly Disability Compensation Costs	\$2,996,119
Estimated Annual Disability Compensation Costs	\$35,953,428
Disability Compensation by Age under 35	244
Disability Compensation by Age 35-54	1,284
Disability Compensation by Age 55-74	1,743
Disability Compensation by Age 75-84	643
Disability Compensation by Age 85 and over	305
Disability Pension Recipients	879
Estimated Monthly Disability Pension Costs	\$539,366
Estimated Annual Disability Pension Costs	\$6,472,392
Disability Pension by Age under 45	8
Disability Pension by Age 45-54	122
Disability Pension by Age 55-69	297
Disability Pension by Age 70-84	370
Disability Pension by Age 85 and over	82

### Education

MGIB-AD Trainees	776
MGIB-SR Trainees	76
DEA Trainees	176
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$3,241,737
Total Face Value of Insurance	\$31,417,339
Total Number of Policies	2,655

### Loan Guaranty

Number of Loans	28
Total Loan Amount	\$5,382,339

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	137
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**Florida****Compensation and Pension**

Estimated Veteran Population	1,747,076
Disability Compensation Recipients	219,520
Estimated Monthly Disability Compensation Costs	\$167,351,841
Estimated Annual Disability Compensation Costs	\$2,008,222,092
Disability Compensation by Age under 35	14,129
Disability Compensation by Age 35-54	65,721
Disability Compensation by Age 55-74	90,160
Disability Compensation by Age 75-84	35,192
Disability Compensation by Age 85 and over	14,318
Disability Pension Recipients	22,137
Estimated Monthly Disability Pension Costs	\$15,739,845
Estimated Annual Disability Pension Costs	\$188,878,140
Disability Pension by Age under 45	286
Disability Pension by Age 45-54	2,808
Disability Pension by Age 55-69	7,917
Disability Pension by Age 70-84	8,095
Disability Pension by Age 85 and over	3,031

**Education**

MGIB-AD Trainees	24,731
MGIB-SR Trainees	2,671
DEA Trainees	4,755
VEAP Trainees	36

**Insurance**

Life Insurance Payments	\$162,202,945
Total Face Value of Insurance	\$1,571,992,075
Total Number of Policies	141,903

**Loan Guaranty**

Number of Loans	8,602
Total Loan Amount	\$1,684,461,220

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	637
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## Georgia

### Compensation and Pension

Estimated Veteran Population	757,070
Disability Compensation Recipients	96,888
Estimated Monthly Disability Compensation Costs	\$70,111,254
Estimated Annual Disability Compensation Costs	\$841,345,048
Disability Compensation by Age under 35	8,240
Disability Compensation by Age 35-54	39,699
Disability Compensation by Age 55-74	38,172
Disability Compensation by Age 75-84	8,105
Disability Compensation by Age 85 and over	2,672
Disability Pension Recipients	11,460
Estimated Monthly Disability Pension Costs	\$7,883,305
Estimated Annual Disability Pension Costs	\$94,599,660
Disability Pension by Age under 45	193
Disability Pension by Age 45-54	1,525
Disability Pension by Age 55-69	3,963
Disability Pension by Age 70-84	4,210
Disability Pension by Age 85 and over	1,569

### Education

MGIB-AD Trainees	13,374
MGIB-SR Trainees	1,704
DEA Trainees	2,717
VEAP Trainees	17

### Insurance

Life Insurance Payments	\$40,987,434
Total Face Value of Insurance	\$397,230,279
Total Number of Policies	34,858

### Loan Guaranty

Number of Loans	9,276
Total Loan Amount	\$1,499,760,537

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	346
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**Hawaii****Compensation and Pension**

Estimated Veteran Population	102,396
Disability Compensation Recipients	14,811
Estimated Monthly Disability Compensation Costs	\$11,646,260
Estimated Annual Disability Compensation Costs	\$139,755,120
Disability Compensation by Age under 35	1,007
Disability Compensation by Age 35-54	4,585
Disability Compensation by Age 55-74	6,319
Disability Compensation by Age 75-84	2,142
Disability Compensation by Age 85 and over	758
Disability Pension Recipients	720
Estimated Monthly Disability Pension Costs	\$487,135
Estimated Annual Disability Pension Costs	\$5,845,620
Disability Pension by Age under 45	15
Disability Pension by Age 45-54	125
Disability Pension by Age 55-69	346
Disability Pension by Age 70-84	193
Disability Pension by Age 85 and over	41

**Education**

MGIB-AD Trainees	2,084
MGIB-SR Trainees	497
DEA Trainees	403
VEAP Trainees	4

**Insurance**

Life Insurance Payments	\$15,559,013
Total Face Value of Insurance	\$150,790,389
Total Number of Policies	11,124

**Loan Guaranty**

Number of Loans	758
Total Loan Amount	\$287,636,112

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	71
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**Idaho****Compensation and Pension**

Estimated Veteran Population	131,827
Disability Compensation Recipients	16,725
Estimated Monthly Disability Compensation Costs	\$13,117,444
Estimated Annual Disability Compensation Costs	\$157,409,328
Disability Compensation by Age under 35	1,517
Disability Compensation by Age 35-54	5,161
Disability Compensation by Age 55-74	7,203
Disability Compensation by Age 75-84	2,057
Disability Compensation by Age 85 and over	787
Disability Pension Recipients	1,453
Estimated Monthly Disability Pension Costs	\$992,321
Estimated Annual Disability Pension Costs	\$11,907,852
Disability Pension by Age under 45	21
Disability Pension by Age 45-54	162
Disability Pension by Age 55-69	469
Disability Pension by Age 70-84	589
Disability Pension by Age 85 and over	212

**Education**

MGIB-AD Trainees	1,584
MGIB-SR Trainees	415
DEA Trainees	406
VEAP Trainees	3

**Insurance**

Life Insurance Payments	\$7,967,649
Total Face Value of Insurance	\$77,218,577
Total Number of Policies	6,933

**Loan Guaranty**

Number of Loans	1,148
Total Loan Amount	\$187,464,945

**Illinois****Compensation and Pension**

Estimated Veteran Population	852,409
Disability Compensation Recipients	63,343
Estimated Monthly Disability Compensation Costs	\$44,112,469
Estimated Annual Disability Compensation Costs	\$529,349,628
Disability Compensation by Age under 35	6,419
Disability Compensation by Age 35-54	18,110
Disability Compensation by Age 55-74	25,836
Disability Compensation by Age 75-84	9,078
Disability Compensation by Age 85 and over	3,900
Disability Pension Recipients	9,708
Estimated Monthly Disability Pension Costs	\$6,373,033
Estimated Annual Disability Pension Costs	\$76,476,396
Disability Pension by Age under 45	109
Disability Pension by Age 45-54	1,378
Disability Pension by Age 55-69	3,932
Disability Pension by Age 70-84	3,363
Disability Pension by Age 85 and over	926

**Education**

MGIB-AD Trainees	15,365
MGIB-SR Trainees	3,055
DEA Trainees	1,735
VEAP Trainees	24

**Insurance**

Life Insurance Payments	\$73,381,378
Total Face Value of Insurance	\$711,176,638
Total Number of Policies	60,119

**Loan Guaranty**

Number of Loans	3,165
Total Loan Amount	\$531,113,100

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	186
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## Indiana

### Compensation and Pension

Estimated Veteran Population	534,033
Disability Compensation Recipients	47,693
Estimated Monthly Disability Compensation Costs	\$31,706,747
Estimated Annual Disability Compensation Costs	\$380,480,964
Disability Compensation by Age under 35	3,503
Disability Compensation by Age 35-54	14,559
Disability Compensation by Age 55-74	20,607
Disability Compensation by Age 75-84	6,601
Disability Compensation by Age 85 and over	2,423
Disability Pension Recipients	4,685
Estimated Monthly Disability Pension Costs	\$3,017,226
Estimated Annual Disability Pension Costs	\$36,206,712
Disability Pension by Age under 45	66
Disability Pension by Age 45-54	705
Disability Pension by Age 55-69	1,754
Disability Pension by Age 70-84	1,678
Disability Pension by Age 85 and over	482

### Education

MGIB-AD Trainees	3,845
MGIB-SR Trainees	1,776
DEA Trainees	947
VEAP Trainees	10

### Insurance

Life Insurance Payments	\$26,700,902
Total Face Value of Insurance	\$258,772,164
Total Number of Policies	22,986

### Loan Guaranty

Number of Loans	2,460
Total Loan Amount	\$333,185,865

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	101
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**Iowa****Compensation and Pension**

Estimated Veteran Population	254,855
Disability Compensation Recipients	21,736
Estimated Monthly Disability Compensation Costs	\$15,858,495
Estimated Annual Disability Compensation Costs	\$190,301,940
Disability Compensation by Age under 35	1,555
Disability Compensation by Age 35-54	5,900
Disability Compensation by Age 55-74	9,081
Disability Compensation by Age 75-84	3,597
Disability Compensation by Age 85 and over	1,603
Disability Pension Recipients	3,554
Estimated Monthly Disability Pension Costs	\$2,493,909
Estimated Annual Disability Pension Costs	\$29,926,908
Disability Pension by Age under 45	37
Disability Pension by Age 45-54	431
Disability Pension by Age 55-69	1,080
Disability Pension by Age 70-84	1,465
Disability Pension by Age 85 and over	541

**Education**

MGIB-AD Trainees	2,292
MGIB-SR Trainees	1,188
DEA Trainees	469
VEAP Trainees	6

**Insurance**

Life Insurance Payments	\$21,992,891
Total Face Value of Insurance	\$213,144,405
Total Number of Policies	17,571

**Loan Guaranty**

Number of Loans	911
Total Loan Amount	\$125,042,092

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	58
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## Kansas

### Compensation and Pension

Estimated Veteran Population	237,564
Disability Compensation Recipients	25,056
Estimated Monthly Disability Compensation Costs	\$17,732,047
Estimated Annual Disability Compensation Costs	\$212,784,564
Disability Compensation by Age under 35	1,831
Disability Compensation by Age 35-54	7,856
Disability Compensation by Age 55-74	10,462
Disability Compensation by Age 75-84	3,498
Disability Compensation by Age 85 and over	1,409
Disability Pension Recipients	2,996
Estimated Monthly Disability Pension Costs	\$1,978,956
Estimated Annual Disability Pension Costs	\$23,747,472
Disability Pension by Age under 45	56
Disability Pension by Age 45-54	465
Disability Pension by Age 55-69	1,078
Disability Pension by Age 70-84	1,033
Disability Pension by Age 85 and over	364

### Education

MGIB-AD Trainees	3,005
MGIB-SR Trainees	867
DEA Trainees	667
VEAP Trainees	5

### Insurance

Life Insurance Payments	\$17,554,192
Total Face Value of Insurance	\$170,126,693
Total Number of Policies	14,943

### Loan Guaranty

Number of Loans	2,035
Total Loan Amount	\$297,200,102

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	104
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**Kentucky****Compensation and Pension**

Estimated Veteran Population	351,185
Disability Compensation Recipients	42,797
Estimated Monthly Disability Compensation Costs	\$36,858,058
Estimated Annual Disability Compensation Costs	\$442,296,696
Disability Compensation by Age under 35	3,172
Disability Compensation by Age 35-54	13,456
Disability Compensation by Age 55-74	18,625
Disability Compensation by Age 75-84	5,563
Disability Compensation by Age 85 and over	1,981
Disability Pension Recipients	6,623
Estimated Monthly Disability Pension Costs	\$4,363,428
Estimated Annual Disability Pension Costs	\$52,361,136
Disability Pension by Age under 45	59
Disability Pension by Age 45-54	826
Disability Pension by Age 55-69	2,331
Disability Pension by Age 70-84	2,625
Disability Pension by Age 85 and over	782

**Education**

MGIB-AD Trainees	3,244
MGIB-SR Trainees	1,000
DEA Trainees	1,297
VEAP Trainees	7

**Insurance**

Life Insurance Payments	\$17,781,174
Total Face Value of Insurance	\$172,326,493
Total Number of Policies	15,389

**Loan Guaranty**

Number of Loans	2,447
Total Loan Amount	\$341,852,878,

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	150
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## Louisiana

### Compensation and Pension

Estimated Veteran Population	356,461
Disability Compensation Recipients	37,046
Estimated Monthly Disability Compensation Costs	\$31,697,197
Estimated Annual Disability Compensation Costs	\$380,366,364
Disability Compensation by Age under 35	3,222
Disability Compensation by Age 35-54	10,494
Disability Compensation by Age 55-74	16,744
Disability Compensation by Age 75-84	4,919
Disability Compensation by Age 85 and over	1,667
Disability Pension Recipients	8,644
Estimated Monthly Disability Pension Costs	\$5,763,091
Estimated Annual Disability Pension Costs	\$69,157,092
Disability Pension by Age under 45	124
Disability Pension by Age 45-54	1,045
Disability Pension by Age 55-69	2,747
Disability Pension by Age 70-84	3,505
Disability Pension by Age 85 and over	1,223

### Education

MGIB-AD Trainees	4,164
MGIB-SR Trainees	1,647
DEA Trainees	1,484
VEAP Trainees	6

### Insurance

Life Insurance Payments	\$20,442,295
Total Face Value of Insurance	\$198,116,785
Total Number of Policies	17,822

### Loan Guaranty

Number of Loans	2,061
Total Loan Amount	\$311,347,220

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	72
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**Maine****Compensation and Pension**

Estimated Veteran Population	139,063
Disability Compensation Recipients	20,357
Estimated Monthly Disability Compensation Costs	\$20,743,022
Estimated Annual Disability Compensation Costs	\$248,916,264
Disability Compensation by Age under 35	1,375
Disability Compensation by Age 35-54	5,865
Disability Compensation by Age 55-74	9,335
Disability Compensation by Age 75-84	2,836
Disability Compensation by Age 85 and over	946
Disability Pension Recipients	2,669
Estimated Monthly Disability Pension Costs	\$1,716,816
Estimated Annual Disability Pension Costs	\$20,601,792
Disability Pension by Age under 45	46
Disability Pension by Age 45-54	378
Disability Pension by Age 55-69	968
Disability Pension by Age 70-84	989
Disability Pension by Age 85 and over	288

**Education**

MGIB-AD Trainees	1,048
MGIB-SR Trainees	288
DEA Trainees	712
VEAP Trainees	3

**Insurance**

Life Insurance Payments	\$9,742,001
Total Face Value of Insurance	\$94,414,734
Total Number of Policies	8,911

**Loan Guaranty**

Number of Loans	561
Total Loan Amount	\$91,592,566

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	18
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## Maryland

### Compensation and Pension

Estimated Veteran Population	470,722
Disability Compensation Recipients	50,647
Estimated Monthly Disability Compensation Costs	\$34,372,248
Estimated Annual Disability Compensation Costs	\$412,466,976
Disability Compensation by Age under 35	4,480
Disability Compensation by Age 35-54	19,378
Disability Compensation by Age 55-74	19,176
Disability Compensation by Age 75-84	5,429
Disability Compensation by Age 85 and over	2,184
Disability Pension Recipients	3,678
Estimated Monthly Disability Pension Costs	\$2,411,245
Estimated Annual Disability Pension Costs	\$28,934,940
Disability Pension by Age under 45	55
Disability Pension by Age 45-54	556
Disability Pension by Age 55-69	1,406
Disability Pension by Age 70-84	1,344
Disability Pension by Age 85 and over	317

### Education

MGIB-AD Trainees	8,352
MGIB-SR Trainees	980
DEA Trainees	923
VEAP Trainees	16

### Insurance

Life Insurance Payments	\$37,375,111
Total Face Value of Insurance	\$362,221,402
Total Number of Policies	30,785

### Loan Guaranty

Number of Loans	2,194
Total Loan Amount	\$548,153,174

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	111
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**Massachusetts****Compensation and Pension**

Estimated Veteran Population	462,083
Disability Compensation Recipients	52,958
Estimated Monthly Disability Compensation Costs	\$39,110,267
Estimated Annual Disability Compensation Costs	\$469,323,204
Disability Compensation by Age under 35	2,540
Disability Compensation by Age 35-54	9,979
Disability Compensation by Age 55-74	21,785
Disability Compensation by Age 75-84	12,960
Disability Compensation by Age 85 and over	5,694
Disability Pension Recipients	4,160
Estimated Monthly Disability Pension Costs	\$2,566,681
Estimated Annual Disability Pension Costs	\$30,800,172
Disability Pension by Age under 45	60
Disability Pension by Age 45-54	587
Disability Pension by Age 55-69	1,397
Disability Pension by Age 70-84	1,629
Disability Pension by Age 85 and over	487

**Education**

MGIB-AD Trainees	2,876
MGIB-SR Trainees	1,023
DEA Trainees	1,035
VEAP Trainees	14

**Insurance**

Life Insurance Payments	\$46,896,242
Total Face Value of Insurance	\$454,495,577
Total Number of Policies	45,145

**Loan Guaranty**

Number of Loans	460
Total Loan Amount	\$106,589,541

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	122
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## Michigan

### Compensation and Pension

Estimated Veteran Population	804,011
Disability Compensation Recipients	65,037
Estimated Monthly Disability Compensation Costs	\$46,639,469
Estimated Annual Disability Compensation Costs	\$559,673,628
Disability Compensation by Age under 35	4,350
Disability Compensation by Age 35-54	16,842
Disability Compensation by Age 55-74	28,831
Disability Compensation by Age 75-84	10,693
Disability Compensation by Age 85 and over	4,321
Disability Pension Recipients	9,070
Estimated Monthly Disability Pension Costs	\$6,795,666
Estimated Annual Disability Pension Costs	\$81,547,992
Disability Pension by Age under 45	160
Disability Pension by Age 45-54	1,480
Disability Pension by Age 55-69	3,938
Disability Pension by Age 70-84	2,728
Disability Pension by Age 85 and over	764

### Education

MGIB-AD Trainees	6,328
MGIB-SR Trainees	1,539
DEA Trainees	1,432
VEAP Trainees	21

### Insurance

Life Insurance Payments	\$48,603,854
Total Face Value of Insurance	\$471,044,921
Total Number of Policies	44,432

### Loan Guaranty

Number of Loans	1,624
Total Loan Amount	\$236,836,148

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	165
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**Minnesota****Compensation and Pension**

Estimated Veteran Population	410,166
Disability Compensation Recipients	49,319
Estimated Monthly Disability Compensation Costs	\$36,759,000
Estimated Annual Disability Compensation Costs	\$441,108,000
Disability Compensation by Age under 35	3,181
Disability Compensation by Age 35-54	11,123
Disability Compensation by Age 55-74	22,054
Disability Compensation by Age 75-84	9,260
Disability Compensation by Age 85 and over	3,701
Disability Pension Recipients	4,695
Estimated Monthly Disability Pension Costs	\$2,931,520
Estimated Annual Disability Pension Costs	\$35,178,240
Disability Pension by Age under 45	50
Disability Pension by Age 45-54	543
Disability Pension by Age 55-69	1,351
Disability Pension by Age 70-84	1,902
Disability Pension by Age 85 and over	849

**Education**

MGIB-AD Trainees	4,243
MGIB-SR Trainees	1,854
DEA Trainees	1,271
VEAP Trainees	13

**Insurance**

Life Insurance Payments	\$36,946,783
Total Face Value of Insurance	\$358,070,259
Total Number of Policies	34,200

**Loan Guaranty**

Number of Loans	1,152
Total Loan Amount	\$213,259,938

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	99
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## Mississippi

### Compensation and Pension

Estimated Veteran Population	236,338
Disability Compensation Recipients	27,323
Estimated Monthly Disability Compensation Costs	\$22,286,468
Estimated Annual Disability Compensation Costs	\$267,437,616
Disability Compensation by Age under 35	1,704
Disability Compensation by Age 35-54	8,405
Disability Compensation by Age 55-74	12,144
Disability Compensation by Age 75-84	3,787
Disability Compensation by Age 85 and over	1,283
Disability Pension Recipients	5,848
Estimated Monthly Disability Pension Costs	\$3,610,504
Estimated Annual Disability Pension Costs	\$43,326,048
Disability Pension by Age under 45	56
Disability Pension by Age 45-54	549
Disability Pension by Age 55-69	1,498
Disability Pension by Age 70-84	2,653
Disability Pension by Age 85 and over	1,092

### Education

MGIB-AD Trainees	1,812
MGIB-SR Trainees	1,184
DEA Trainees	816
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$12,499,993
Total Face Value of Insurance	\$121,143,859
Total Number of Policies	10,970

### Loan Guaranty

Number of Loans	1,604
Total Loan Amount	\$242,632,422

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	90
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**Missouri****Compensation and Pension**

Estimated Veteran Population	538,172
Disability Compensation Recipients	53,228
Estimated Monthly Disability Compensation Costs	\$40,968,479
Estimated Annual Disability Compensation Costs	\$491,621,748
Disability Compensation by Age under 35	3,602
Disability Compensation by Age 35-54	15,480
Disability Compensation by Age 55-74	23,539
Disability Compensation by Age 75-84	7,765
Disability Compensation by Age 85 and over	2,842
Disability Pension Recipients	8,381
Estimated Monthly Disability Pension Costs	\$6,053,867
Estimated Annual Disability Pension Costs	\$72,646,404
Disability Pension by Age under 45	87
Disability Pension by Age 45-54	1,108
Disability Pension by Age 55-69	2,758
Disability Pension by Age 70-84	3,243
Disability Pension by Age 85 and over	1,185

**Education**

MGIB-AD Trainees	6,285
MGIB-SR Trainees	1,635
DEA Trainees	1,371
VEAP Trainees	16

**Insurance**

Life Insurance Payments	\$33,927,333
Total Face Value of Insurance	\$328,807,218
Total Number of Policies	29,769

**Loan Guaranty**

Number of Loans	3,004
Total Loan Amount	\$454,014,569

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	153
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## Montana

### Compensation and Pension

Estimated Veteran Population	100,230
Disability Compensation Recipients	14,229
Estimated Monthly Disability Compensation Costs	\$11,728,248
Estimated Annual Disability Compensation Costs	\$140,738,976
Disability Compensation by Age under 35	1,427
Disability Compensation by Age 35-54	4,222
Disability Compensation by Age 55-74	6,346
Disability Compensation by Age 75-84	1,612
Disability Compensation by Age 85 and over	622
Disability Pension Recipients	1,708
Estimated Monthly Disability Pension Costs	\$1,170,206
Estimated Annual Disability Pension Costs	\$14,042,472
Disability Pension by Age under 45	17
Disability Pension by Age 45-54	269
Disability Pension by Age 55-69	653
Disability Pension by Age 70-84	583
Disability Pension by Age 85 and over	186

### Education

MGIB-AD Trainees	1,003
MGIB-SR Trainees	294
DEA Trainees	260
VEAP Trainees	2

### Insurance

Life Insurance Payments	\$7,303,446
Total Face Value of Insurance	\$70,781,451
Total Number of Policies	6,116

### Loan Guaranty

Number of Loans	838
Total Loan Amount	\$128,192,736

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	63
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## Nebraska

### Compensation and Pension

Estimated Veteran Population	153,834
Disability Compensation Recipients	18,950
Estimated Monthly Disability Compensation Costs	\$16,395,594
Estimated Annual Disability Compensation Costs	\$196,747,128
Disability Compensation by Age under 35	1,306
Disability Compensation by Age 35-54	5,979
Disability Compensation by Age 55-74	8,085
Disability Compensation by Age 75-84	2,755
Disability Compensation by Age 85 and over	825
Disability Pension Recipients	2,062
Estimated Monthly Disability Pension Costs	\$1,508,913
Estimated Annual Disability Pension Costs	\$18,106,956
Disability Pension by Age under 45	36
Disability Pension by Age 45-54	294
Disability Pension by Age 55-69	680
Disability Pension by Age 70-84	783
Disability Pension by Age 85 and over	269

### Education

MGIB-AD Trainees	2,534
MGIB-SR Trainees	710
DEA Trainees	734
VEAP Trainees	5

### Insurance

Life Insurance Payments	\$13,322,502
Total Face Value of Insurance	\$129,115,212
Total Number of Policies	11,061

### Loan Guaranty

Number of Loans	1,605
Total Loan Amount	\$250,636,840

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	36
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## Nevada

### Compensation and Pension

Estimated Veteran Population	244,295
Disability Compensation Recipients	26,766
Estimated Monthly Disability Compensation Costs	\$20,097,013
Estimated Annual Disability Compensation Costs	\$241,164,156
Disability Compensation by Age under 35	2,139
Disability Compensation by Age 35-54	8,372
Disability Compensation by Age 55-74	12,095
Disability Compensation by Age 75-84	3,169
Disability Compensation by Age 85 and over	991
Disability Pension Recipients	3,043
Estimated Monthly Disability Pension Costs	\$2,021,296
Estimated Annual Disability Pension Costs	\$24,255,552
Disability Pension by Age under 45	39
Disability Pension by Age 45-54	452
Disability Pension by Age 55-69	1,282
Disability Pension by Age 70-84	1,023
Disability Pension by Age 85 and over	247

### Education

MGIB-AD Trainees	2,909
MGIB-SR Trainees	378
DEA Trainees	546
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$12,212,565
Total Face Value of Insurance	\$118,358,243
Total Number of Policies	11,186

### Loan Guaranty

Number of Loans	981
Total Loan Amount	\$235,948,991

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	85
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## New Hampshire

### Compensation and Pension

Estimated Veteran Population	127,434
Disability Compensation Recipients	14,709
Estimated Monthly Disability Compensation Costs	\$10,703,101
Estimated Annual Disability Compensation Costs	\$128,437,212
Disability Compensation by Age under 35	959
Disability Compensation by Age 35-54	4,175
Disability Compensation by Age 55-74	6,643
Disability Compensation by Age 75-84	2,190
Disability Compensation by Age 85 and over	742
Disability Pension Recipients	1,013
Estimated Monthly Disability Pension Costs	\$742,362
Estimated Annual Disability Pension Costs	\$8,908,344
Disability Pension by Age under 45	8
Disability Pension by Age 45-54	110
Disability Pension by Age 55-69	286
Disability Pension by Age 70-84	428
Disability Pension by Age 85 and over	181

### Education

MGIB-AD Trainees	752
MGIB-SR Trainees	214
DEA Trainees	282
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$9,474,103
Total Face Value of Insurance	\$91,818,397
Total Number of Policies	8,556

### Loan Guaranty

Number of Loans	342
Total Loan Amount	\$76,914,277

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	38
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## New Jersey

### Compensation and Pension

Estimated Veteran Population	545,345
Disability Compensation Recipients	48,177
Estimated Monthly Disability Compensation Costs	\$34,642,974
Estimated Annual Disability Compensation Costs	\$415,715,688
Disability Compensation by Age under 35	2,604
Disability Compensation by Age 35-54	9,551
Disability Compensation by Age 55-74	20,278
Disability Compensation by Age 75-84	10,773
Disability Compensation by Age 85 and over	4,971
Disability Pension Recipients	3,192
Estimated Monthly Disability Pension Costs	\$2,090,126
Estimated Annual Disability Pension Costs	\$25,081,512
Disability Pension by Age under 45	34
Disability Pension by Age 45-54	387
Disability Pension by Age 55-69	1,021
Disability Pension by Age 70-84	1,291
Disability Pension by Age 85 and over	459

### Education

MGIB-AD Trainees	3,432
MGIB-SR Trainees	1,103
DEA Trainees	801
VEAP Trainees	10

### Insurance

Life Insurance Payments	\$60,711,435
Total Face Value of Insurance	\$588,385,710
Total Number of Policies	53,245

### Loan Guaranty

Number of Loans	922
Total Loan Amount	\$203,911,053

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	82
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## New Mexico

### Compensation and Pension

Estimated Veteran Population	175,923
Disability Compensation Recipients	27,010
Estimated Monthly Disability Compensation Costs	\$29,015,205
Estimated Annual Disability Compensation Costs	\$348,182,460
Disability Compensation by Age under 35	1,672
Disability Compensation by Age 35-54	7,503
Disability Compensation by Age 55-74	12,985
Disability Compensation by Age 75-84	3,504
Disability Compensation by Age 85 and over	1,346
Disability Pension Recipients	2,939
Estimated Monthly Disability Pension Costs	\$1,957,284
Estimated Annual Disability Pension Costs	\$23,487,408
Disability Pension by Age under 45	58
Disability Pension by Age 45-54	411
Disability Pension by Age 55-69	1,069
Disability Pension by Age 70-84	1,046
Disability Pension by Age 85 and over	355

### Education

MGIB-AD Trainees	2,896
MGIB-SR Trainees	470
DEA Trainees	1,471
VEAP Trainees	5

### Insurance

Life Insurance Payments	\$13,725,899
Total Face Value of Insurance	\$133,024,739
Total Number of Policies	11,703

### Loan Guaranty

Number of Loans	2,055
Total Loan Amount	\$346,948,367

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	57
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## New York

### Compensation and Pension

Estimated Veteran Population	1,094,391
Disability Compensation Recipients	104,143
Estimated Monthly Disability Compensation Costs	\$76,375,323
Estimated Annual Disability Compensation Costs	\$916,503,876
Disability Compensation by Age under 35	7,214
Disability Compensation by Age 35-54	22,642
Disability Compensation by Age 55-74	44,639
Disability Compensation by Age 75-84	20,081
Disability Compensation by Age 85 and over	9,567
Disability Pension Recipients	15,092
Estimated Monthly Disability Pension Costs	\$9,214,156
Estimated Annual Disability Pension Costs	\$110,569,872
Disability Pension by Age under 45	216
Disability Pension by Age 45-54	2,066
Disability Pension by Age 55-69	5,151
Disability Pension by Age 70-84	5,746
Disability Pension by Age 85 and over	1,913

### Education

MGIB-AD Trainees	8,974
MGIB-SR Trainees	2,448
DEA Trainees	2,444
VEAP Trainees	28

### Insurance

Life Insurance Payments	\$114,405,049
Total Face Value of Insurance	\$1,108,758,111
Total Number of Policies	100,053

### Loan Guaranty

Number of Loans	2,104
Total Loan Amount	\$278,667,792

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	246
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## North Carolina

### Compensation and Pension

Estimated Veteran Population	756,216
Disability Compensation Recipients	104,894
Estimated Monthly Disability Compensation Costs	\$87,823,276
Estimated Annual Disability Compensation Costs	\$1,053,879,312
Disability Compensation by Age under 35	8,959
Disability Compensation by Age 35-54	38,656
Disability Compensation by Age 55-74	43,809
Disability Compensation by Age 75-84	10,341
Disability Compensation by Age 85 and over	3,129
Disability Pension Recipients	10,209
Estimated Monthly Disability Pension Costs	\$6,081,827
Estimated Annual Disability Pension Costs	\$72,981,924
Disability Pension by Age under 45	113
Disability Pension by Age 45-54	1,194
Disability Pension by Age 55-69	2,978
Disability Pension by Age 70-84	4,306
Disability Pension by Age 85 and over	1,618

### Education

MGIB-AD Trainees	10,242
MGIB-SR Trainees	1,280
DEA Trainees	3,642
VEAP Trainees	15

### Insurance

Life Insurance Payments	\$47,210,151
Total Face Value of Insurance	\$457,537,827
Total Number of Policies	38,674

### Loan Guaranty

Number of Loans	11,641
Total Loan Amount	\$1,774,963,846

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	305
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## North Dakota

### Compensation and Pension

Estimated Veteran Population	53,048
Disability Compensation Recipients	7,947
Estimated Monthly Disability Compensation Costs	\$5,738,028
Estimated Annual Disability Compensation Costs	\$68,856,336
Disability Compensation by Age under 35	741
Disability Compensation by Age 35-54	2,359
Disability Compensation by Age 55-74	3,357
Disability Compensation by Age 75-84	1,015
Disability Compensation by Age 85 and over	475
Disability Pension Recipients	969
Estimated Monthly Disability Pension Costs	\$584,942
Estimated Annual Disability Pension Costs	\$7,019,304
Disability Pension by Age under 45	5
Disability Pension by Age 45-54	113
Disability Pension by Age 55-69	285
Disability Pension by Age 70-84	414
Disability Pension by Age 85 and over	152

### Education

MGIB-AD Trainees	721
MGIB-SR Trainees	528
DEA Trainees	238
VEAP Trainees	2

### Insurance

Life Insurance Payments	\$4,543,051
Total Face Value of Insurance	\$44,029,040
Total Number of Policies	4,042

### Loan Guaranty

Number of Loans	566
Total Loan Amount	\$72,689,879

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	37
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**Ohio****Compensation and Pension**

Estimated Veteran Population	1,012,466
Disability Compensation Recipients	85,589
Estimated Monthly Disability Compensation Costs	\$57,702,460
Estimated Annual Disability Compensation Costs	\$692,429,520
Disability Compensation by Age under 35	6,200
Disability Compensation by Age 35-54	24,642
Disability Compensation by Age 55-74	36,153
Disability Compensation by Age 75-84	13,276
Disability Compensation by Age 85 and over	5,318
Disability Pension Recipients	15,139
Estimated Monthly Disability Pension Costs	\$10,938,798
Estimated Annual Disability Pension Costs	\$131,265,576
Disability Pension by Age under 45	282
Disability Pension by Age 45-54	2,752
Disability Pension by Age 55-69	6,473
Disability Pension by Age 70-84	4,331
Disability Pension by Age 85 and over	1,301

**Education**

MGIB-AD Trainees	7,981
MGIB-SR Trainees	3,119
DEA Trainees	1,685
VEAP Trainees	23

**Insurance**

Life Insurance Payments	\$64,921,728
Total Face Value of Insurance	\$629,189,822
Total Number of Policies	58,543

**Loan Guaranty**

Number of Loans	3,829
Total Loan Amount	\$576,761,422

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	172
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## Oklahoma

### Compensation and Pension

Estimated Veteran Population	346,707
Disability Compensation Recipients	52,964
Estimated Monthly Disability Compensation Costs	\$54,178,142
Estimated Annual Disability Compensation Costs	\$650,137,704
Disability Compensation by Age under 35	4,073
Disability Compensation by Age 35-54	14,970
Disability Compensation by Age 55-74	24,965
Disability Compensation by Age 75-84	6,744
Disability Compensation by Age 85 and over	2,212
Disability Pension Recipients	7,760
Estimated Monthly Disability Pension Costs	\$6,530,078
Estimated Annual Disability Pension Costs	\$78,360,936
Disability Pension by Age under 45	103
Disability Pension by Age 45-54	1,071
Disability Pension by Age 55-69	2,935
Disability Pension by Age 70-84	2,783
Disability Pension by Age 85 and over	868

### Education

MGIB-AD Trainees	5,198
MGIB-SR Trainees	1,764
DEA Trainees	2,278
VEAP Trainees	7

### Insurance

Life Insurance Payments	\$20,549,576
Total Face Value of Insurance	\$199,156,497
Total Number of Policies	17,882

### Loan Guaranty

Number of Loans	3,511
Total Loan Amount	\$470,100,873

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	248
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**Oregon****Compensation and Pension**

Estimated Veteran Population	357,319
Disability Compensation Recipients	40,482
Estimated Monthly Disability Compensation Costs	\$37,935,501
Estimated Annual Disability Compensation Costs	\$455,226,012
Disability Compensation by Age under 35	3,686
Disability Compensation by Age 35-54	11,276
Disability Compensation by Age 55-74	18,177
Disability Compensation by Age 75-84	5,228
Disability Compensation by Age 85 and over	2,115
Disability Pension Recipients	5,946
Estimated Monthly Disability Pension Costs	\$4,462,484
Estimated Annual Disability Pension Costs	\$53,549,808
Disability Pension by Age under 45	72
Disability Pension by Age 45-54	983
Disability Pension by Age 55-69	2,431
Disability Pension by Age 70-84	1,872
Disability Pension by Age 85 and over	588

**Education**

MGIB-AD Trainees	3,683
MGIB-SR Trainees	784
DEA Trainees	1,171
VEAP Trainees	9

**Insurance**

Life Insurance Payments	\$22,921,518
Total Face Value of Insurance	\$222,144,206
Total Number of Policies	20,176

**Loan Guaranty**

Number of Loans	1,542
Total Loan Amount	\$292,767,154

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	245
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## Pennsylvania

### Compensation and Pension

Estimated Veteran Population	1,088,220
Disability Compensation Recipients	91,592
Estimated Monthly Disability Compensation Costs	\$67,010,229
Estimated Annual Disability Compensation Costs	\$804,122,748
Disability Compensation by Age under 35	5,974
Disability Compensation by Age 35-54	21,879
Disability Compensation by Age 55-74	38,850
Disability Compensation by Age 75-84	17,365
Disability Compensation by Age 85 and over	7,524
Disability Pension Recipients	14,308
Estimated Monthly Disability Pension Costs	\$10,467,799
Estimated Annual Disability Pension Costs	\$125,613,588
Disability Pension by Age under 45	182
Disability Pension by Age 45-54	1,755
Disability Pension by Age 55-69	4,960
Disability Pension by Age 70-84	5,390
Disability Pension by Age 85 and over	2,021

### Education

MGIB-AD Trainees	7,469
MGIB-SR Trainees	3,011
DEA Trainees	2,062
VEAP Trainees	23

### Insurance

Life Insurance Payments	\$91,682,792
Total Face Value of Insurance	\$888,545,039
Total Number of Policies	84,811

### Loan Guaranty

Number of Loans	2,804
Total Loan Amount	\$449,379,536

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	256
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## Rhode Island

### Compensation and Pension

Estimated Veteran Population	86,327
Disability Compensation Recipients	9,729
Estimated Monthly Disability Compensation Costs	\$7,938,138
Estimated Annual Disability Compensation Costs	\$95,257,656
Disability Compensation by Age under 35	516
Disability Compensation by Age 35-54	2,209
Disability Compensation by Age 55-74	4,001
Disability Compensation by Age 75-84	2,017
Disability Compensation by Age 85 and over	986
Disability Pension Recipients	990
Estimated Monthly Disability Pension Costs	\$686,714
Estimated Annual Disability Pension Costs	\$8,240,568
Disability Pension by Age under 45	9
Disability Pension by Age 45-54	117
Disability Pension by Age 55-69	338
Disability Pension by Age 70-84	370
Disability Pension by Age 85 and over	156

### Education

MGIB-AD Trainees	591
MGIB-SR Trainees	238
DEA Trainees	260
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$7,309,794
Total Face Value of Insurance	\$70,842,970
Total Number of Policies	7,174

### Loan Guaranty

Number of Loans	109
Total Loan Amount	\$26,742,669

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	26
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## South Carolina

### Compensation and Pension

Estimated Veteran Population	410,084
Disability Compensation Recipients	52,882
Estimated Monthly Disability Compensation Costs	\$43,824,264
Estimated Annual Disability Compensation Costs	\$525,891,168
Disability Compensation by Age under 35	4,031
Disability Compensation by Age 35-54	18,239
Disability Compensation by Age 55-74	23,703
Disability Compensation by Age 75-84	5,367
Disability Compensation by Age 85 and over	1,542
Disability Pension Recipients	7,264
Estimated Monthly Disability Pension Costs	\$5,164,452
Estimated Annual Disability Pension Costs	\$61,973,424
Disability Pension by Age under 45	77
Disability Pension by Age 45-54	744
Disability Pension by Age 55-69	2,227
Disability Pension by Age 70-84	3,040
Disability Pension by Age 85 and over	1,176

### Education

MGIB-AD Trainees	4,353
MGIB-SR Trainees	1,104
DEA Trainees	1,563
VEAP Trainees	8

### Insurance

Life Insurance Payments	\$25,618,033
Total Face Value of Insurance	\$248,277,524
Total Number of Policies	21,682

### Loan Guaranty

Number of Loans	3,539
Total Loan Amount	\$576,045,442

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	290
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## South Dakota

### Compensation and Pension

Estimated Veteran Population	70,981
Disability Compensation Recipients	10,485
Estimated Monthly Disability Compensation Costs	\$8,371,978
Estimated Annual Disability Compensation Costs	\$100,463,736
Disability Compensation by Age under 35	903
Disability Compensation by Age 35-54	3,358
Disability Compensation by Age 55-74	4,516
Disability Compensation by Age 75-84	1,217
Disability Compensation by Age 85 and over	491
Disability Pension Recipients	1,677
Estimated Monthly Disability Pension Costs	\$1,125,506
Estimated Annual Disability Pension Costs	\$13,506,072
Disability Pension by Age under 45	23
Disability Pension by Age 45-54	190
Disability Pension by Age 55-69	482
Disability Pension by Age 70-84	726
Disability Pension by Age 85 and over	256

### Education

MGIB-AD Trainees	809
MGIB-SR Trainees	631
DEA Trainees	279
VEAP Trainees	2

### Insurance

Life Insurance Payments	\$5,863,979
Total Face Value of Insurance	\$56,830,833
Total Number of Policies	5,086

### Loan Guaranty

Number of Loans	660
Total Loan Amount	\$101,286,949

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	61
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## Tennessee

### Compensation and Pension

Estimated Veteran Population	532,105
Disability Compensation Recipients	61,454
Estimated Monthly Disability Compensation Costs	\$48,886,907
Estimated Annual Disability Compensation Costs	\$586,642,884
Disability Compensation by Age under 35	4,739
Disability Compensation by Age 35-54	21,145
Disability Compensation by Age 55-74	26,592
Disability Compensation by Age 75-84	6,764
Disability Compensation by Age 85 and over	2,214
Disability Pension Recipients	9,501
Estimated Monthly Disability Pension Costs	\$6,306,084
Estimated Annual Disability Pension Costs	\$75,673,008
Disability Pension by Age under 45	104
Disability Pension by Age 45-54	1,186
Disability Pension by Age 55-69	3,193
Disability Pension by Age 70-84	3,690
Disability Pension by Age 85 and over	1,328

### Education

MGIB-AD Trainees	5,184
MGIB-SR Trainees	1,152
DEA Trainees	1,519
VEAP Trainees	10

### Insurance

Life Insurance Payments	\$27,308,691
Total Face Value of Insurance	\$264,662,559
Total Number of Policies	22,960

### Loan Guaranty

Number of Loans	4,690
Total Loan Amount	\$695,548,225

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	265
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**Texas****Compensation and Pension**

Estimated Veteran Population	1,652,214
Disability Compensation Recipients	234,527
Estimated Monthly Disability Compensation Costs	\$196,484,219
Estimated Annual Disability Compensation Costs	\$2,357,810,628
Disability Compensation by Age under 35	22,059
Disability Compensation by Age 35-54	75,565
Disability Compensation by Age 55-74	101,226
Disability Compensation by Age 75-84	26,384
Disability Compensation by Age 85 and over	9,293
Disability Pension Recipients	27,002
Estimated Monthly Disability Pension Costs	\$18,828,207
Estimated Annual Disability Pension Costs	\$225,938,484
Disability Pension by Age under 45	493
Disability Pension by Age 45-54	4,129
Disability Pension by Age 55-69	9,779
Disability Pension by Age 70-84	9,383
Disability Pension by Age 85 and over	3,218

**Education**

MGIB-AD Trainees	30,395
MGIB-SR Trainees	3,371
DEA Trainees	7,488
VEAP Trainees	36

**Insurance**

Life Insurance Payments	\$104,203,873
Total Face Value of Insurance	\$1,009,893,275
Total Number of Policies	88,193

**Loan Guaranty**

Number of Loans	18,933
Total Loan Amount	\$2,781,551,200

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	979
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## Utah

### Compensation and Pension

Estimated Veteran Population	146,738
Disability Compensation Recipients	15,704
Estimated Monthly Disability Compensation Costs	\$11,593,830
Estimated Annual Disability Compensation Costs	\$139,125,960
Disability Compensation by Age under 35	1,510
Disability Compensation by Age 35-54	4,853
Disability Compensation by Age 55-74	6,414
Disability Compensation by Age 75-84	2,094
Disability Compensation by Age 85 and over	833
Disability Pension Recipients	1,304
Estimated Monthly Disability Pension Costs	\$862,696
Estimated Annual Disability Pension Costs	\$10,352,352
Disability Pension by Age under 45	25
Disability Pension by Age 45-54	222
Disability Pension by Age 55-69	457
Disability Pension by Age 70-84	465
Disability Pension by Age 85 and over	135

### Education

MGIB-AD Trainees	2,427
MGIB-SR Trainees	1,176
DEA Trainees	659
VEAP Trainees	4

### Insurance

Life Insurance Payments	\$11,212,032
Total Face Value of Insurance	\$108,661,564
Total Number of Policies	9,990

### Loan Guaranty

Number of Loans	1,463
Total Loan Amount	\$264,232,130

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	190
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**Vermont****Compensation and Pension**

Estimated Veteran Population	55,670
Disability Compensation Recipients	5,572
Estimated Monthly Disability Compensation Costs	\$4,605,245
Estimated Annual Disability Compensation Costs	\$55,262,940
Disability Compensation by Age under 35	356
Disability Compensation by Age 35-54	1,576
Disability Compensation by Age 55-74	2,487
Disability Compensation by Age 75-84	833
Disability Compensation by Age 85 and over	320
Disability Pension Recipients	555
Estimated Monthly Disability Pension Costs	\$310,415
Estimated Annual Disability Pension Costs	\$3,724,980
Disability Pension by Age under 45	3
Disability Pension by Age 45-54	69
Disability Pension by Age 55-69	216
Disability Pension by Age 70-84	216
Disability Pension by Age 85 and over	51

**Education**

MGIB-AD Trainees	414
MGIB-SR Trainees	144
DEA Trainees	105
VEAP Trainees	1

**Insurance**

Life Insurance Payments	\$4,109,129
Total Face Value of Insurance	\$39,823,682
Total Number of Policies	3,596

**Loan Guaranty**

Number of Loans	134
Total Loan Amount	\$23,752,401

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	20
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## Virginia

### Compensation and Pension

Estimated Veteran Population	737,600
Disability Compensation Recipients	105,797
Estimated Monthly Disability Compensation Costs	\$72,425,380
Estimated Annual Disability Compensation Costs	\$869,104,560
Disability Compensation by Age under 35	8,345
Disability Compensation by Age 35-54	44,052
Disability Compensation by Age 55-74	40,883
Disability Compensation by Age 75-84	9,375
Disability Compensation by Age 85 and over	3,142
Disability Pension Recipients	6,183
Estimated Monthly Disability Pension Costs	\$3,706,777
Estimated Annual Disability Pension Costs	\$44,481,324
Disability Pension by Age under 45	69
Disability Pension by Age 45-54	826
Disability Pension by Age 55-69	2,018
Disability Pension by Age 70-84	2,488
Disability Pension by Age 85 and over	782

### Education

MGIB-AD Trainees	15,288
MGIB-SR Trainees	1,621
DEA Trainees	2,317
VEAP Trainees	20

### Insurance

Life Insurance Payments	\$51,814,426
Total Face Value of Insurance	\$502,160,227
Total Number of Policies	42,359

### Loan Guaranty

Number of Loans	8,242
Total Loan Amount	\$1,790,741,212

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	335
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## Washington

### Compensation and Pension

Estimated Veteran Population	617,723
Disability Compensation Recipients	85,928
Estimated Monthly Disability Compensation Costs	\$68,284,058
Estimated Annual Disability Compensation Costs	\$819,408,696
Disability Compensation by Age under 35	7,469
Disability Compensation by Age 35-54	31,117
Disability Compensation by Age 55-74	35,710
Disability Compensation by Age 75-84	8,476
Disability Compensation by Age 85 and over	3,156
Disability Pension Recipients	5,218
Estimated Monthly Disability Pension Costs	\$3,613,901
Estimated Annual Disability Pension Costs	\$43,366,812
Disability Pension by Age under 45	109
Disability Pension by Age 45-54	939
Disability Pension by Age 55-69	2,194
Disability Pension by Age 70-84	1,523
Disability Pension by Age 85 and over	453

### Education

MGIB-AD Trainees	8,727
MGIB-SR Trainees	1,182
DEA Trainees	2,131
VEAP Trainees	16

### Insurance

Life Insurance Payments	\$39,583,027
Total Face Value of Insurance	\$383,619,454
Total Number of Policies	34,485

### Loan Guaranty

Number of Loans	5,803
Total Loan Amount	\$1,261,112,887

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	412
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## West Virginia

### Compensation and Pension

Estimated Veteran Population	182,285
Disability Compensation Recipients	22,782
Estimated Monthly Disability Compensation Costs	\$22,680,624
Estimated Annual Disability Compensation Costs	\$272,167,488
Disability Compensation by Age under 35	1,638
Disability Compensation by Age 35-54	5,644
Disability Compensation by Age 55-74	11,428
Disability Compensation by Age 75-84	3,057
Disability Compensation by Age 85 and over	1,015
Disability Pension Recipients	4,385
Estimated Monthly Disability Pension Costs	\$3,030,006
Estimated Annual Disability Pension Costs	\$36,360,072
Disability Pension by Age under 45	54
Disability Pension by Age 45-54	624
Disability Pension by Age 55-69	1,738
Disability Pension by Age 70-84	1,565
Disability Pension by Age 85 and over	404

### Education

MGIB-AD Trainees	2,865
MGIB-SR Trainees	835
DEA Trainees	737
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$9,983,113
Total Face Value of Insurance	\$96,751,478
Total Number of Policies	8,835

### Loan Guaranty

Number of Loans	595
Total Loan Amount	\$96,327,112

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	78
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**Wisconsin****Compensation and Pension**

Estimated Veteran Population	457,450
Disability Compensation Recipients	46,186
Estimated Monthly Disability Compensation Costs	\$36,152,825
Estimated Annual Disability Compensation Costs	\$433,833,900
Disability Compensation by Age under 35	4,109
Disability Compensation by Age 35-54	13,027
Disability Compensation by Age 55-74	19,686
Disability Compensation by Age 75-84	6,743
Disability Compensation by Age 85 and over	2,621
Disability Pension Recipients	5,485
Estimated Monthly Disability Pension Costs	\$3,804,624
Estimated Annual Disability Pension Costs	\$45,655,488
Disability Pension by Age under 45	66
Disability Pension by Age 45-54	824
Disability Pension by Age 55-69	1,861
Disability Pension by Age 70-84	1,939
Disability Pension by Age 85 and over	795

**Education**

MGIB-AD Trainees	3,302
MGIB-SR Trainees	1,670
DEA Trainees	1,063
VEAP Trainees	11

**Insurance**

Life Insurance Payments	\$38,321,951
Total Face Value of Insurance	\$371,397,720
Total Number of Policies	33,877

**Loan Guaranty**

Number of Loans	1,475
Total Loan Amount	\$232,222,066

**Vocational Rehabilitation and Employment**

Number of Veterans Obtaining Suitable Employment	180
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## Wyoming

### Compensation and Pension

Estimated Veteran Population	53,711
Disability Compensation Recipients	6,494
Estimated Monthly Disability Compensation Costs	\$4,766,316
Estimated Annual Disability Compensation Costs	\$57,195,792
Disability Compensation by Age under 35	582
Disability Compensation by Age 35-54	2,136
Disability Compensation by Age 55-74	2,832
Disability Compensation by Age 75-84	706
Disability Compensation by Age 85 and over	238
Disability Pension Recipients	552
Estimated Monthly Disability Pension Costs	\$356,299
Estimated Annual Disability Pension Costs	\$4,275,588
Disability Pension by Age under 45	12
Disability Pension by Age 45-54	85
Disability Pension by Age 55-69	210
Disability Pension by Age 70-84	188
Disability Pension by Age 85 and over	57

### Education

MGIB-AD Trainees	653
MGIB-SR Trainees	199
DEA Trainees	149
VEAP Trainees	1

### Insurance

Life Insurance Payments	\$3,294,783
Total Face Value of Insurance	\$31,931,435
Total Number of Policies	2,727

### Loan Guaranty

Number of Loans	629
Total Loan Amount	\$110,287,836

## Puerto Rico

### Compensation and Pension

Estimated Veteran Population	125,194
Disability Compensation Recipients	20,125
Estimated Monthly Disability Compensation Costs	\$22,135,852
Estimated Annual Disability Compensation Costs	\$265,630,224
Disability Compensation by Age under 35	1,025
Disability Compensation by Age 35-54	5,925
Disability Compensation by Age 55-74	9,379
Disability Compensation by Age 75-84	3,077
Disability Compensation by Age 85 and over	719
Disability Pension Recipients	13,054
Estimated Monthly Disability Pension Costs	\$7,705,238
Estimated Annual Disability Pension Costs	\$92,462,856
Disability Pension by Age under 45	31
Disability Pension by Age 45-54	369
Disability Pension by Age 55-69	1,724
Disability Pension by Age 70-84	8,780
Disability Pension by Age 85 and over	2,150

### Education

MGIB-AD Trainees	878
MGIB-SR Trainees	1,270
DEA Trainees	1,598
VEAP Trainees	4

### Insurance

Life Insurance Payments	\$4,145,319
Total Face Value of Insurance	\$40,174,414
Total Number of Policies	4,133

### Loan Guaranty

Number of Loans	332
Total Loan Amount	\$51,315,297

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	58
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## Philippines

### Compensation and Pension

Disability Compensation Recipients	5,072
Estimated Monthly Disability Compensation Costs	\$5,405,274
Estimated Annual Disability Compensation Costs	\$64,863,288
Disability Compensation by Age under 35	52
Disability Compensation by Age 35-54	614
Disability Compensation by Age 55-74	1,261
Disability Compensation by Age 75-84	1,047
Disability Compensation by Age 85 and over	2,101
Disability Pension Recipients	795
Estimated Monthly Disability Pension Costs	\$895,815
Estimated Annual Disability Pension Costs	\$10,749,780
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	38
Disability Pension by Age 55-69	330
Disability Pension by Age 70-84	182
Disability Pension by Age 85 and over	238

### Education

MGIB-AD Trainees	311
MGIB-SR Trainees	1
DEA Trainees	26
VEAP Trainees	0

### Insurance

Life Insurance Payments	\$455,386
Total Face Value of Insurance	\$4,413,382
Total Number of Policies	413

### Vocational Rehabilitation and Employment

Number of Veterans Obtaining Suitable Employment	9
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## Other Foreign

### Compensation and Pension

Estimated Veteran Population	122,625
Disability Compensation Recipients	17,510
Estimated Monthly Disability Compensation Costs	\$12,057,526
Estimated Annual Disability Compensation Costs	\$144,690,312
Disability Compensation by Age under 35	1,467
Disability Compensation by Age 35-54	7,911
Disability Compensation by Age 55-74	6,574
Disability Compensation by Age 75-84	1,192
Disability Compensation by Age 85 and over	363
Disability Pension Recipients	848
Estimated Monthly Disability Pension Costs	\$624,246
Estimated Annual Disability Pension Costs	\$7,490,952
Disability Pension by Age under 45	5
Disability Pension by Age 45-54	56
Disability Pension by Age 55-69	235
Disability Pension by Age 70-84	403
Disability Pension by Age 85 and over	149

### Education

MGIB-AD Trainees	17,696
MGIB-SR Trainees	1,883
DEA Trainees	169
VEAP Trainees	52

### Insurance

Life Insurance Payments	\$5,363,390
Total Face Value of Insurance	\$51,333,764
Total Number of Policies	4,090

### Loan Guaranty

Number of Loans	47
Total Loan Amount	\$9,932,329

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