



# Your VA Benefits

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THE

# VA CLAIMS PLAYBOOK

Win the System.

**Keep Your Backpay.**

You don't need luck. You need a system.

**Soldiers, Airmen, Sailors, Marines**

Have you received the benefits you deserve?

THE

# **VA CLAIMS PLAYBOOK**

Win the **System** to  
**Keep** your **BACKPAY**

You don't need luck. You need a system.

**William Prosper**  
**Your VA Benefits**

## **READ THIS FIRST**

This playbook exists for one reason:

To help you stop getting played by the VA.

You earned your benefits.

Now you need to prove them using their rules.

This is not motivation.

This is a blueprint.

If you follow this system, you will:

- Build claims that get approved faster
- Avoid preventable denials
- Control your C&P exams instead of getting ambushed
- Protect your effective date and your backpay
- Know exactly what to do if the VA lowballs or denies you

This is for:

- First-time claims
- Increases
- Denials
- Appeals
- Veterans tired of being treated like a number

## LEGAL NOTICE

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This playbook provides educational information only.

It does not provide legal advice.

It does not provide medical advice.

Your outcome depends on:

Your evidence

Your records

Your examiner

The VA's decision process

Nothing is guaranteed.

But your odds get a lot better when you stop guessing and start building your claim like a case file.

# Your **SERVICE**

VS

# Their **SYSTEM**

*The VA answers your years of service with red tape and hollow apologies. A 'sorry' for a delayed claim doesn't support your family.*

*P.S. We're here for you.*

## THE ENTIRE VA SYSTEM IN ONE PAGE

The VA only approves claims when 3 things are true:

1. The condition exists

You need a diagnosis or a documented condition.

2. The condition connects to service

Direct, secondary, or aggravation.

3. The severity is proven

Symptoms, frequency, and how your life is impacted.

That's it.

Not how hard you worked.

Not how bad your deployment was.

Not how much pain you hide.

The VA approves paper.

Not pain.

So we build paper that forces the decision.

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# THE FIVE PHASES OF A WINNING CLAIM

Most veterans think the VA process is:

File, **wait**, **hope**.

That's why they get **denied**.

This is the real process:

Phase 1: Pick the right fight

Phase 2: Build proof that wins

Phase 3: File it clean

Phase 4: Control the C&P exam

Phase 5: Fix bad decisions fast

This playbook is built around those phases.

Follow the order.

Don't freestyle.

  
**Our Next Mission:  
The Rating That You Deserve**

Let's see how we can help.





# PHASE 1

PICK THE RIGHT FIGHT

## Most Veterans File What They **Feel**

Not what they can prove.

That's a mistake.

A costly one.

You are not filing feelings.

You are filing evidence.

Your goal is to pick claim targets that are:

- Diagnosable
- Provable
- Rateable

A lot of conditions are real, but **not easy to win.**

A **smart claim** starts with targets that can be forced through the system.

## THE CLAIM MAP METHOD

Write every condition you want to claim.

Everything.

Then label each condition as one of three categories:

### GREEN

You already have:



- Diagnosis
- Treatment history
- A clear service link

### YELLOW

You have symptoms and a story, but you need:



- More records
- A better timeline
- A stronger medical connection

### RED

You don't have:



- Diagnosis
- Treatment
- Proof of service link

Green gets filed now.

Yellow gets built first.

Red gets parked until the evidence exists.

This is how you stop wasting months on claims that were never ready.

## PRIMARY VS SECONDARY VS AGGRAVATION

You can win a claim in three ways.

<b>PRIMARY (Direct)</b>	Something happened in service and the condition started there.
<b>SECONDARY</b>	A service-connected condition caused another condition.  Example:  Bad knee changes your walk. Your back blows up. Back becomes secondary.
<b>AGGRAVATION</b>	A condition existed before service or outside service.  Service made it worse.  VA can rate the worsening.

Aggravation is one of the most overlooked win routes.

Because veterans assume it has to start in service.

No.

It just has to get worse because of service.

## PHASE 1 CHECKLIST



### DO THIS BEFORE YOU FILE ANYTHING

You are not ready to file until you have these 4 things:

1. Your target list

Green, yellow, red categories

2. Your top 3 claim priorities

The ones most likely to win and pay

3. Your supporting records identified

- STRs
- VA records
- Private records
- Any incident or event proof

4. Your effective date plan

If you are not ready today, you still protect backpay now

If you do nothing else from this page, do this:

File your intent to file first.

Backpay is won early.

Not later.



## PHASE 2

BUILD PROOF THAT WINS

## This Is Where Most Veterans Lose

Not because they don't deserve benefits.

Because their evidence is weak, scattered, or written like a diary.

Phase 2 fixes that.

You are going to build an Evidence Stack.

A ranked structure that makes the VA's job simple.

When a rater opens your file, they should immediately see:

- What you have
- Why it connects
- How severe it is
- What rating it supports

If the rater has to guess, you lose.

## THE EVIDENCE STACK THE ONLY ORDER THAT MATTERS

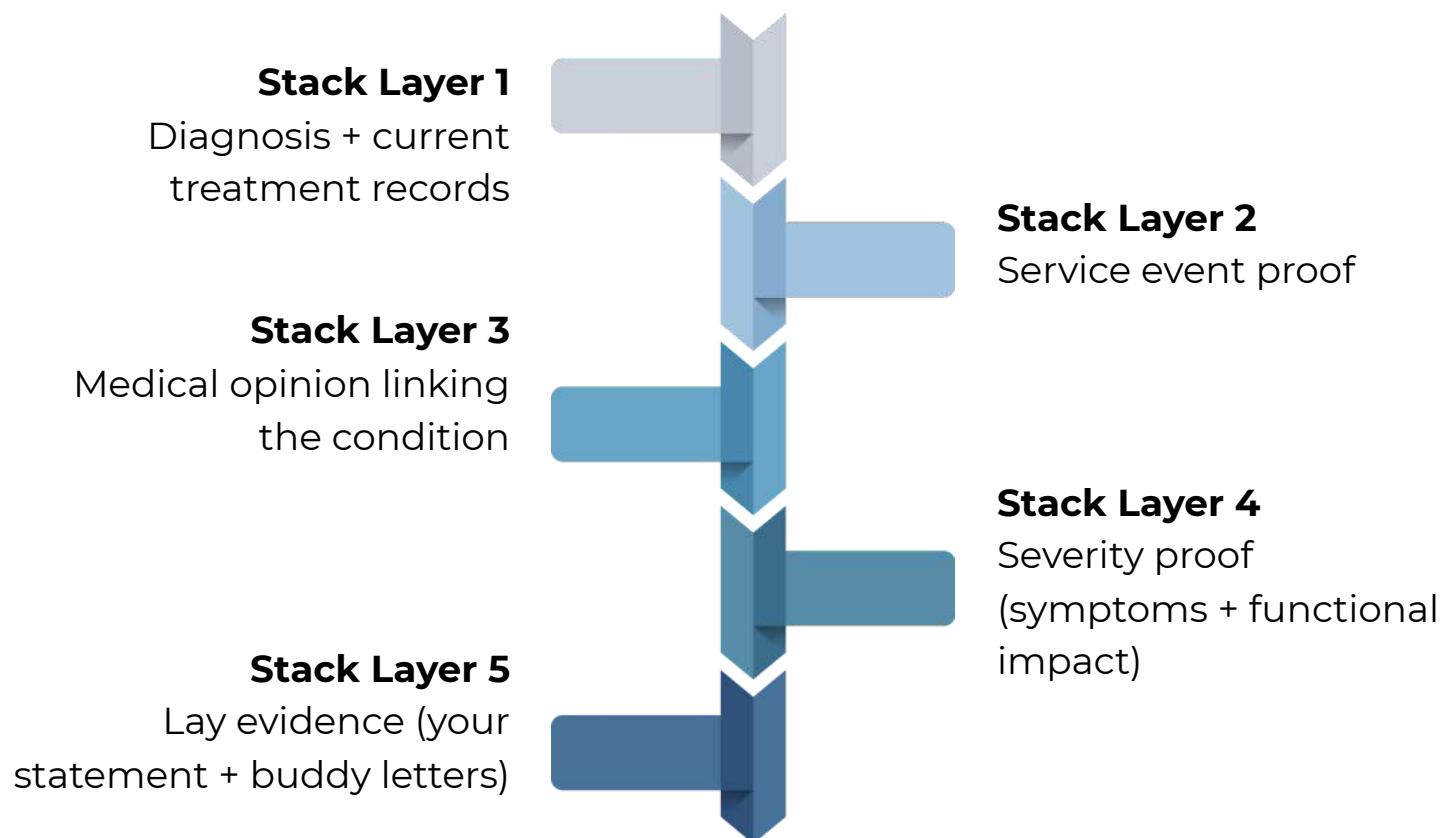
The VA doesn't read your file like a ~~human~~.

They read it like a checklist

If your evidence is scattered, buried, or labeled like trash, you lose time or get denied.

Your job is to stack evidence in the order that forces the easiest approval.

Here's the Evidence Stack from **strongest** to **weakest**:



Most veterans do this backwards.

They write a long statement first and hope it carries the claim.

It doesn't.

Your personal statement supports the evidence.

It doesn't replace it.

## STACK LAYER 1:

# DIAGNOSIS AND CURRENT TREATMENT

No diagnosis, no leverage 

You can still file without one in some cases.

But you're walking into traffic without a helmet.

The VA wants:

- A current diagnosis OR a clearly documented condition in medical records
- A timeline that shows it's still active
- Treatment notes that describe symptoms

Winning evidence includes:

- Problem list entries
- Provider notes describing symptoms
- Specialist evaluations
- Imaging results
- Medication history

What doesn't win:

- "I think I have..."
- A self-diagnosis
- A single urgent care visit with no follow-up

If you have no diagnosis yet:

- Start treatment immediately
- Get it documented over time
- Build a paper trail that can't be ignored

## STACK LAYER 2:

# SERVICE EVENT PROOF

Service connection is a door.

No proof, no entry.

There are multiple ways to prove the “in-service event.”

Best options:

- STR entries showing the condition or symptoms during service
- Line of duty reports
- Sick call notes
- Deployment medical records
- Incident reports

If STRs are weak or silent:

You use alternate proof.

Alternate proof options:

- MOS exposure logic (wear and tear, repeated trauma, noise exposure)
- Deployment records
- Award citations or duty logs
- Buddy statements confirming the issue started in service
- Performance shifts and documented limitations

The VA loves to pretend “no STRs = no claim.”

That's lazy thinking.

You can win without STRs.

You just need the rest of the stack built properly.

### STACK LAYER 3:

## WHEN YOU NEED A NEXUS LETTER AND WHEN YOU DON'T

A nexus letter is not magic.

It's a tool.

Sometimes it's required.

Sometimes it's a waste of money.

You usually need a nexus letter when:

- The condition started after service and the VA needs the bridge
- You're claiming secondary conditions and the connection isn't obvious
- The VA denied you for "no link to service"
- You have a complex history with gaps in treatment

You usually do NOT need a nexus letter when:

- STRs clearly show the condition started in service
- Your records show consistent symptoms since service
- Your condition is obvious and the VA already concedes exposure

A strong nexus letter must include:

- Review of records
- Clear medical reasoning
- The "at least as likely as not" standard
- Direct connection between service event and diagnosis

Weak nexus letters fail because:

- They sound generic
- They don't reference your records
- They rely on vibes, not medicine

## STACK LAYER 4:

# SEVERITY PROOF

This is where ratings are won.

The VA doesn't rate diagnoses.

They rate impact.

Severity proof includes:

- Frequency of symptoms
- Duration of symptoms
- Intensity of symptoms
- Functional loss

Functional loss = what your condition prevents you from doing.

Examples:

- You can't stand more than 10 minutes
- You can't sleep more than 2 hours at a time
- You miss work twice per month due to flare-ups
- You lose focus mid-task and forget what you were doing
- You avoid crowds because panic symptoms start

Your records and statements must show:

- Symptoms
- Plus
- Impact

Pain without impact = low rating.

**STACK LAYER 5:****LAY EVIDENCE****YOUR STATEMENT AND BUDDY LETTERS**

Lay evidence is support. Not the foundation.

<b>The VA uses it to confirm</b>	<b>Lay evidence is strongest when it matches</b>	<b>Lay evidence is weakest when it</b>
Onset timing Consistency over time Daily impact Symptom frequency	Medical records Exam findings Common sense	Exaggerates Uses dramatic language Sounds like you're reading a script Contradicts your treatment history

Tell the truth. Tell it clearly. Tell it in a way the VA can rate.

## THE VA LANGUAGE RULE

### **STOP TALKING LIKE A ~~NORMAL PERSON~~**

Veterans get lowballed because they speak like normal humans.

The VA doesn't grade effort.

They grade categories.

So stop saying:

- "It comes and goes"
- "I'm okay most days"
- "I deal with it"
- "It's not that bad"
- "I don't want to complain"

Start saying:

- Frequency: how often it happens
- Duration: how long it lasts
- Functional impact: what it stops you from doing
- Flare-ups: what triggers it and how severe it gets

This isn't exaggeration.

This is translation.

You are translating your reality into VA language.

# THE PERSONAL STATEMENT TEMPLATE

## THE ONE THAT ACTUALLY WORKS

1

### Section 1: Service connection summary

- What condition you're claiming
- When it started
- What happened in service that caused it

2

### Section 2: Symptom summary

- Your most common symptoms
- How often they happen
- How long they last

3

### Section 3: Functional impact

- Work limitations
- Sleep problems
- Physical limitations
- Social impact
- Safety issues

4

### Section 4: Flare-ups

- What triggers them
- How bad they get
- What you can't do during flare-ups

5

### Section 5: Treatment history

- Who you've seen
- What treatments you've tried
- What improved or failed

Do not write a life story.

Write a claim weapon.

Use this format.

Short. Clean. Hard to ignore.

## PERSONAL STATEMENT EXAMPLE

### **PHYSICAL CONDITION (KNEE)**

I am claiming right knee pain.

This started during service after repeated ruck marches and physical training.

I reported knee pain during service and continued to experience symptoms after separation.

My right knee pain occurs daily.

I experience stiffness, swelling, and sharp pain during movement.

The pain increases with standing, walking, stairs, and squatting.

My knee limits my ability to stand more than 10 to 15 minutes without increased pain.

I avoid stairs when possible.

I cannot run without flare-ups.

I have difficulty lifting and carrying due to instability and pain.

Flare-ups occur 2 to 3 times per week.

They are triggered by prolonged standing, walking, or uneven surfaces.

During flare-ups I must rest, ice, and limit all activity for the remainder of the day.

I have used over-the-counter medication, knee braces, and rest.

I have ongoing limitations despite treatment.

## PERSONAL STATEMENT EXAMPLE

### **MENTAL HEALTH (ANXIETY/PTSD)**

I am claiming PTSD and anxiety related to my service.

Symptoms began during service and worsened over time.

I experience anxiety daily.

I have intrusive thoughts and difficulty controlling worry.

I have irritability, poor concentration, and sleep disruption.

I sleep 3 to 4 hours per night on average.

I wake up multiple times due to hypervigilance and racing thoughts.

I avoid crowds because my symptoms worsen and I feel unsafe.

These symptoms limit my ability to function at work and in relationships.

I lose focus mid-task and struggle to complete tasks without breaks.

I isolate to avoid becoming overwhelmed.

Flare-ups occur multiple times per week.

Triggers include loud noise, confrontation, crowded spaces, and unexpected stress.

During flare-ups I experience increased anxiety, rapid heartbeat, sweating, and a strong urge to leave the situation.

I have sought treatment and continue to manage symptoms with ongoing care.

## **BUDDY STATEMENTS**

### WHAT THEY NEED TO SAY

Buddy statements are not character references.

They are symptom confirmation.

A buddy letter must include:

- Who the writer is
- How they know you
- How long they've known you
- What they personally observed
- How often it happens
- How it affects your life

It should NOT include:

- “He’s a great guy”
- “He deserves benefits”
- “Please approve him”

That’s fluff.

The VA ignores fluff.

## BUDDY STATEMENT *TEMPLATE*

To Whom It May Concern,

My name is \_\_\_\_\_.

I have known \_\_\_\_\_ since \_\_\_\_\_.

I served with them / worked with them / lived with them during \_\_\_\_\_.

I have personally observed the following condition(s): \_\_\_\_\_.

I have witnessed symptoms including:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

These symptoms occur:

- Daily / weekly / monthly

They last: \_\_\_\_\_

I have seen how this impacts their daily life by:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Based on my personal observations, these symptoms have been consistent since: \_\_\_\_\_.

I certify this statement is true and correct to the best of my knowledge.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Phone/Email: \_\_\_\_\_

## THE SECONDARY CONDITION BUILDER

### HOW VETERANS ~~MISS~~ EASY MONEY

Most veterans file only the obvious conditions.

That's why they get stuck at low ratings.

The biggest rating boosts come from secondaries.

You need to build a secondary chain.

Examples:

Knee condition leads to:

- Hip pain
- Back pain
- Altered gait issues

PTSD leads to:

- Sleep problems
- Migraines
- GERD
- IBS
- Alcohol misuse complications
- Sexual dysfunction

Tinnitus leads to:

- Sleep disruption
- Anxiety symptoms
- Concentration problems

A secondary condition claim is not greedy.

It's accurate.

The body doesn't break in one place.

## SECONDARY CONDITIONS

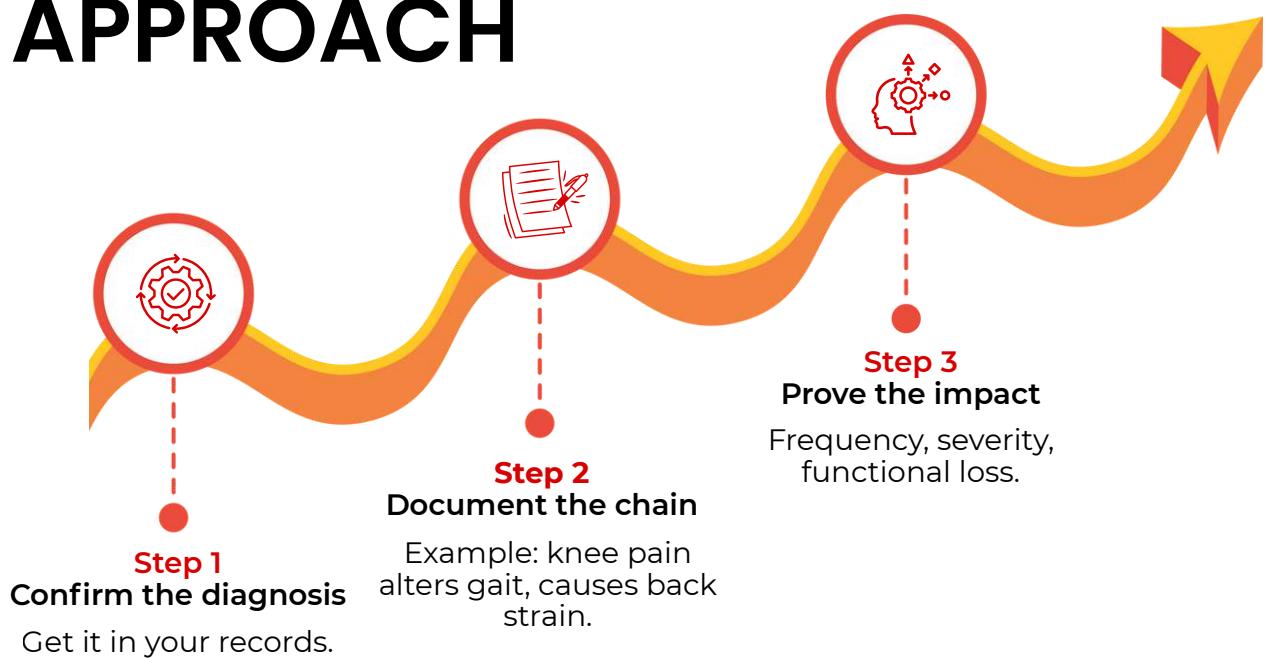
# HOW TO CLAIM THEM WITHOUT GETTING DENIED

The VA denies secondaries when veterans do this:

- No diagnosis
- No documentation
- No connection explanation

You fix that with a 3-step approach:

## 3-STEP APPROACH



If you have a weak chain, you don't file it yet.  
You build it.

A secondary claim needs:

- The **primary service connection** in place
- The **secondary diagnosis** documented
- **Support** showing the relationship

# THE **EVIDENCE** FILE SYSTEM

## MAKE IT EASY FOR THE RATER

The VA is overloaded.

They miss things.

They skim.

Your packet must be idiot-proof

### **Your rule:**

One condition = one evidence bundle.

For every condition you claim, you create:

1. Condition folder name

Example: "Right Knee - Claim Evidence"

2. Inside that folder:

- Diagnosis proof
- Service proof
- Severity proof
- Your statement
- Buddy statement
- Nexus letter (if needed)

3. Naming system:

- "Knee - Diagnosis - Ortho Visit 2024-05-01"
- "Knee - STR - Sick Call 2016-08-11"
- "Knee - Imaging - MRI 2023-12-22"
- "Knee - Personal Statement"
- "Knee - Buddy Statement - Spouse"

This stops the VA from "**missing**" what's right in front of them.



## PHASE 3

FILE IT CLEAN

## A Sloppy Claim Wastes Months

A clean claim forces speed.

Most veterans lose time because they:

- Upload random files with useless names
- File too many conditions at once
- Submit weak claims with missing evidence
- Let the VA control the timeline

Your goal in Phase 3:

- Protect backpay
- Submit the right conditions
- Submit the right evidence
- Make the VA's job simple

Speed comes from clarity.

## INTENT TO FILE BACKPAY PROTECTION

This is the first move.

Not later.

Not after you gather records.

Not after you “feel ready.”

The Intent to File locks your effective date if you file the full claim within one year.

That means:

You can take time building evidence  
And still protect your backpay clock

### **Your rule:**

File Intent to File first.

Even if you do nothing else today, do that.

## WHAT TO FILE FIRST THE SMART ORDER

Veterans love filing 12 conditions at once.

It feels productive.  
It's usually stupid.

Big claims get stuck.  
They create more exams.  
More delays.  
More confusion.

Smart order:

1. File your strongest **GREEN** conditions first
2. File secondaries only when the **primary** is solid
3. Build **YELLOW** conditions before they ever touch VA hands
4. Don't file **RED** conditions unless you enjoy rejection letters

If you want speed and momentum:

File 3 to 5 strong conditions first.

Win early.  
Then expand.

# THE PERFECT CLAIM PACKET

## WHAT YOUR FILE SHOULD LOOK LIKE

For every condition you claim, your packet should have:

1. Diagnosis evidence
  - Current records
  - Treatment notes
  - Medications
  - Imaging
2. Service connection evidence
  - STR entries, deployment proof, MOS logic, incident proof
3. Severity evidence
  - Symptoms
  - Frequency
  - Functional impact
  - Flare-ups
4. Personal statement
  - Short. Direct. VA language.
5. Buddy statement
  - If it supports frequency and impact.
6. Nexus letter
  - Only if required.

**If any of these are missing:**

That condition is not ready.

## FILING ON VA.GOV THE CLEAN ROUTE

The cleanest filing is:

[VA.gov](http://VA.gov) online claim submission

**Your job:**

Submit a packet that reads like a case file.

Do not upload:

- 300 pages of unorganized records
- Random screenshots
- Duplicate copies of the same document
- Photos of paper on a kitchen table

You are building a file the rater can scan in minutes.

**Your goal:**

Make it impossible to misunderstand you.

## UPLOAD STRATEGY

### STOP MAKING THE VA'S LIFE HARD

The VA doesn't reward effort.

They reward clarity.

If your uploads look like garbage, your claim moves like garbage.

Rules:

- Label every file clearly
- Group evidence by condition
- Avoid massive "medical records" dumps
- Put your best evidence at the top of the stack

Best practice:

For each condition, upload a single "Condition Evidence Bundle" PDF.

Inside that PDF:

- Diagnosis and treatment
- Service proof
- Severity proof
- Statements

One condition. One bundle.

That alone cuts down delays.

## FULLY DEVELOPED CLAIMS **THE TRUTH**

A Fully Developed Claim sounds like it moves faster.

Sometimes it does.

Sometimes it changes nothing.

Here's what matters:

The VA still has duty to assist in most situations.

They can still order exams.

They can still request records.

So don't obsess over the label.

Obsess over the packet quality.

A clean packet beats a fancy checkbox every time.

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WHAT TO DO AFTER YOU FILE

THE FIRST 30 DAYS

Most veterans file and disappear.

That's how claims stall.

Your job after submission:

- Track the claim weekly
- Respond fast to VA requests
- Keep your evidence organized
- Prepare for the C&P exam immediately

Your C&P exam prep starts the day you file.

Not the day before.



## PHASE 4

CONTROL THE C&P EXAM

## This Is Where Ratings Get Set

The C&P examiner is not your doctor.

They are not there to “help.”

They are there to check boxes and write a report.

Their report becomes:

The decision basis.

So you treat the C&P like a job interview for your money.

You don’t show up unprepared.

You don’t ramble.

You don’t downplay symptoms.

You follow a system.

## THE 4 WAYS VETERANS SABOTAGE THEMSELVES

1. They try to look tough  
They downplay everything.  
They smile.  
They say "I'm fine."
2. They talk like a normal person  
They say "sometimes" and "it's not that bad."
3. They give a life story  
They waste time on irrelevant details.
4. They answer the wrong question  
They describe feelings, not function.

### **Your new rule:**

The C&P exam is not about character.  
It's about severity.

# THE C&P CONTROL SCRIPT

## USE THIS EVERY TIME

When they ask what's wrong:  
State the condition and impact.

### **Use this formula:**

- What it is
- How often
- How long it lasts
- What it stops you from doing

Example:

*"My knee pain is daily. It flares 2 to 3 times per week. During flare-ups I can't stand more than 10 minutes or climb stairs without severe pain."*

Short.

Clear.

Rateable.

If you don't know how to translate symptoms into VA language, your exam becomes a low rating.

## THE “BAD DAY RULE”

### HOW TO ANSWER WITHOUT LYING

Examiners will trap veterans with this:

“How are you today?”

Most veterans say:

“Good.”

**That's a disaster.**

Instead you say:

*“Today is an average day, and my symptoms still limit me.”*

Or:

*“Today is a lighter day because I’ve been resting. On bad days, it’s worse and I can’t function normally.”*

You are not exaggerating.

You are giving the full picture.

The VA rates the condition.

Not your performance for one hour.

## MENTAL HEALTH EXAMS

### WHAT THEY ARE REALLY MEASURING

Mental health exams are not about your trauma story.

They are measuring:

- Occupational impairment
- Social impairment
- Symptom frequency
- Symptom severity
- Safety risk

If you spend 30 minutes describing an event and 0 minutes describing impairment, you lose.

Your focus:

- Sleep
- Concentration
- Irritability
- Isolation
- Panic episodes
- Memory
- Work performance
- Relationships
- Safety concerns

Tell the *truth*.

Tell the **impact**.

Stay on the rating factors.

## PHYSICAL EXAMS

### THE RANGE OF MOTION TRAP

Examiners love range of motion testing.

Veterans love pushing through pain.

That combination destroys ratings.

Your rule:

Stop at pain.

Do not push past pain to look tough.

The rating is based on:

Where pain begins

Not how far you can force it

If you move through pain, you just told the VA:

*“It doesn’t really limit me.”*

If flare-ups exist:

You must explain them.

Flare-ups matter.

They raise ratings when documented correctly.

## RED FLAGS

### BAD EXAMINER BEHAVIOR

If the examiner does any of these:

- Rushes you
- Cuts you off
- Won't let you explain flare-ups
- Misstates your answers
- Acts annoyed or dismissive
- Skips key testing

You do not **argue**.

You do not **fight**.

You do this:

1. Stay calm
2. Answer clearly
3. After the exam, document everything
4. Request a copy of the exam report
5. Prepare to challenge the report if needed

You win by building proof, not by debating a stranger in a clinic room



## PHASE 5

RATINGS ARE A LANGUAGE

## The VA Doesn't Rate Your ~~Diagnosis~~ They Rate Your Functional Loss

That means two veterans can have the same condition and different ratings.

Because one has weak documentation.  
And the other proves impact.

Your job is to document:

- How often it happens
- How long it lasts
- What it prevents you from doing
- What your worst days look like
- How it affects work, sleep, daily life

No impact = low rating.  
Clear impact = correct rating.



## FUNCTIONAL LOSS LANGUAGE

### WORDS THAT CHANGE RATINGS

Here's the difference between weak evidence and strong evidence:

Weak:

- *“My back hurts.”*
- *“My anxiety is bad.”*
- *“I get headaches.”*

Strong:

- *“I can't stand longer than 10 minutes without increased pain.”*
- *“I miss work 2 days per month due to symptoms.”*
- *“I wake up 4 times per night and can't return to sleep.”*
- *“I have panic episodes in public and leave situations early.”*
- *“I have migraines 3 times per week and must lay down in a dark room.”*

Your symptoms matter.

But your limitations decide the rating.

Speak in limitations.

## THE THREE IMPACT AREAS THE VA CARES ABOUT

If you hit these three areas in your evidence, your rating becomes easier to justify:

Work Impact	Daily Life Impact	Social Impact
<ul style="list-style-type: none"><li>• Missed work</li></ul>	<ul style="list-style-type: none"><li>• Standing, walking, lifting</li></ul>	<ul style="list-style-type: none"><li>• Isolation</li></ul>
<ul style="list-style-type: none"><li>• Reduced performance</li></ul>	<ul style="list-style-type: none"><li>• Driving</li></ul>	<ul style="list-style-type: none"><li>• Avoidance</li></ul>
<ul style="list-style-type: none"><li>• Needing breaks</li></ul>	<ul style="list-style-type: none"><li>• Household tasks</li></ul>	<ul style="list-style-type: none"><li>• Conflict</li></ul>
<ul style="list-style-type: none"><li>• Job changes</li></ul>	<ul style="list-style-type: none"><li>• Exercise</li></ul>	<ul style="list-style-type: none"><li>• hip breakdowns</li></ul>

Even physical conditions create social impact.

Chronic pain turns people into hermits.

That matters.

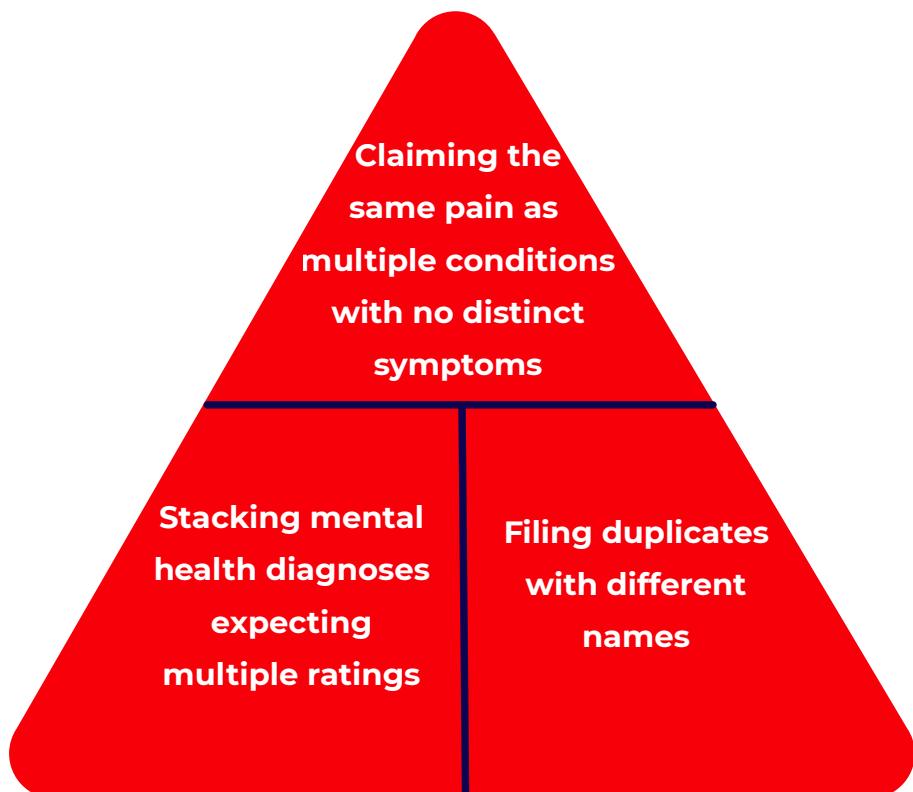
## PYRAMID TRAPS

# HOW VETS ACCIDENTALLY CUT THEIR OWN RATINGS

The VA won't pay twice for the same symptoms.

That's pyramiding.

Common pyramiding traps:



### Smart rule:

You can claim multiple conditions.

But each must show distinct symptoms or distinct functional loss.

Example:

**PTSD + depression** won't usually stack into two mental health ratings.

But **PTSD + migraines** can.

Because the impairment types are different.

## INDIVIDUAL UNEMPLOYABILITY (IU)

### THE 100% MOST VETS DON'T UNDERSTAND

IU pays at the 100% rate.

It exists for veterans whose service-connected conditions prevent them from maintaining substantial employment.

#### **Key idea:**

You do not need a 100% combined rating to get paid at 100%.  
IU is about work impact.

Signs IU applies:

- You can't keep a job due to symptoms
- You miss work too often
- You can't handle stress or concentration demands
- Physical limitations prevent consistent performance

IU is a weapon when:

Your conditions are real, your evidence is strong, but your rating didn't climb high enough.

## THE EFFECTIVE DATE WHERE BACKPAY IS **WON** OR **STOLEN**

Most veterans obsess over ratings.

Smart veterans obsess over the effective date.

Your effective date controls backpay.

If the VA gives you the wrong effective date:

You lose thousands.

Sometimes tens of thousands.

Backpay depends on:

- Your intent to file date
- Your claim submission date
- Evidence timelines
- Appeal choices
- Whether the VA made an error

### **Your rule:**

Always track your effective date like it's your bank account.  
Because it is.

## BACKPAY CONTROL RULES

Backpay tends to disappear when veterans:

- Wait too long to file intent to file
- Don't appeal fast enough
- Submit weak claims and let them die
- File a new claim instead of appealing an error
- Lose continuity

If the VA denies you and you believe it's wrong:

You do not restart the clock.

You attack the decision correctly.

### **The goal:**

Keep the earliest defensible effective date alive.

## SMC

# THE HIDDEN MONEY MOST VETS NEVER CLAIM

SMC stands for Special Monthly Compensation.

It's extra money on top of your rating.

Most veterans never hear about it.

And the VA does not volunteer it.

SMC can apply when:

- You have severe limitations
- You need assistance with daily living
- You have loss of use issues
- You have certain combinations of ratings

If you're at high ratings and still struggling:

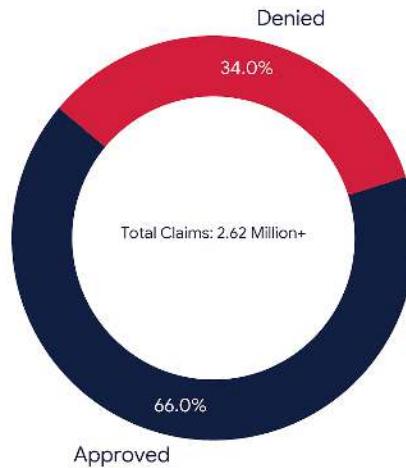
SMC is worth looking at.

It's one of the only “*upgrade paths*” after you hit **100%**.

# THE DENIAL LETTER AUTOPSY

## HOW TO READ THE VA LIKE A MACHINE

FY 2025 VA Disability Claim Outcomes



**Source:** VA News - Record Claims Productivity

In 2025, 34% of veterans were denied. Our goal is to keep you in the 66%.

A denial letter is not a mystery.  
It's a checklist of what they think is missing.

Every denial usually comes down to one of these:

1. No current diagnosis
2. No service connection
3. No severity proof
4. Not enough evidence
5. Bad exam report
6. VA says symptoms don't match rating criteria

Your job:

Find the exact reason.

Not the story.

Not the emotion.

The reason.

Then you choose the right counter move.

## THE VA'S FAVORITE DENIAL MOVES

The VA loves denying claims using these tactics:

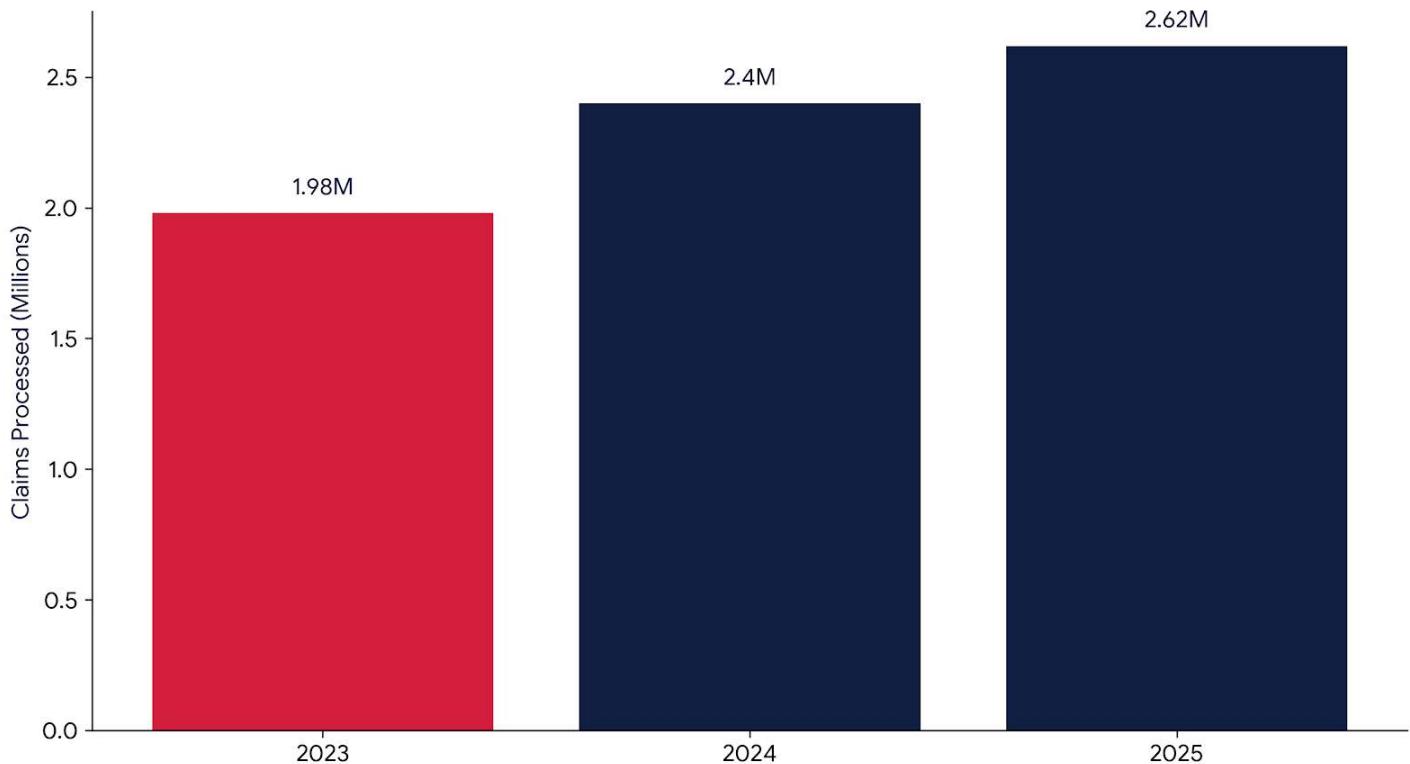
- “No evidence in service”  
Even when other proof exists.
- “Condition resolved”  
Because you didn’t document ongoing symptoms.
- “Not chronic”  
Because your treatment gaps look like the issue stopped.
- “Less likely than not”  
Because they leaned on a lazy examiner opinion.
- “Symptoms do not meet criteria”  
Because you didn’t explain impact correctly.

Once you recognize the tactic, you stop panicking.

You counter it with the right evidence.

The System is **Overwhelmed**. Don't Get Lost in the Crowd.

The Record-Breaking Surge in VA Claims



## SUPPLEMENTAL VS HLR VS BOARD THE DECISION TREE

You have three lanes after a bad decision.

<b>Lane 1</b> Supplemental Claim	<b>Lane 2</b> Higher-Level Review (HLR)	<b>Lane 3</b> Board Appeal
Choose this when: <ul style="list-style-type: none"><li>• You have new evidence</li><li>• You need to fix missing proof</li><li>• You can strengthen the file fast</li></ul>	Choose this when: <ul style="list-style-type: none"><li>• The VA made a clear error</li><li>• They ignored evidence already submitted</li><li>• The law or rules were applied wrong</li><li>• You want a senior reviewer to correct it</li></ul>	Choose this when: <ul style="list-style-type: none"><li>• You need a judge-level review</li><li>• You have complex issues</li><li>• You're prepared for longer timelines</li></ul>

### Simple rule:

If you can fix it with new evidence, go Supplemental.

If the VA messed up using what they already had, go HLR.

If it's complex or stubborn, go Board.

## SUPPLEMENTAL CLAIM PLAYBOOK

### THE FASTEST COMEBACK

Supplemental claims win when you bring:

New and relevant evidence.

That means:

Evidence that directly addresses the denial reason.

Examples:

Denied for no diagnosis:

You provide diagnosis and ongoing treatment records.

Denied for no service link:

You provide a nexus letter, STR proof, MOS logic, buddy statements.

Denied for low severity:

You provide symptom logs, updated treatment notes, DBQ evidence, functional impact proof.

Supplemental claims lose when veterans upload:

More of the same junk.

You must bring the **missing piece**.

## HLR PLAYBOOK

### HOW TO FORCE ERROR CORRECTION

HLR is the “*you messed up*” option.

You cannot submit new evidence in HLR.

You are arguing:

They made a mistake based on the existing record.

HLR wins when:

- Evidence was ignored
- The decision contradicts the exam
- The exam contradicts records
- The VA used the wrong standard

If you request an informal conference:

Be prepared.

You need to say:

- The exact error
- The exact evidence they missed
- The exact outcome you want

Short. Focused. No emotion.

## BOARD APPEAL PLAYBOOK

### WHEN YOU GO NUCLEAR

Board appeals take longer.

But they're powerful when:

- The VA keeps repeating the same denial logic
- The case is complex
- You need a judge-level review

Board appeals require:

- Strong record organization
- Clear issue framing
- Strategic evidence presentation

The Board is not the place for *messy claims*.

You go there with a **strong file** and a **clear argument**.

## THE 72-HOUR RULE AFTER A DENIAL

When you get denied or lowballed, do this fast:

Within 72 hours:

1. Read the denial reason line-by-line
2. Identify what the VA says is missing
3. Choose your lane (Supplemental, HLR, Board)
4. Start gathering the exact missing proof
5. Do not restart the claim clock unless you have to

Most veterans waste months in confusion.

You don't.

You treat it like a problem to solve.

Because it is.

## THE WAR ROOM YOUR EXECUTION SYSTEM

Most veterans fail because they don't have a system.

They have:

- Random documents
- Good intentions
- Stress
- A deadline

This section gives you structure.

You will build:

- A claim plan
- An evidence binder
- A weekly tracking routine
- Templates that remove guesswork
- Exam prep sheets that prevent low ratings

You don't rise to motivation.

You fall to your system.

## THE 30-DAY CLAIM BUILD PLAN



## THE 30-DAY CLAIM BUILD PLAN

### WEEK 1: LOCK THE TARGETS

Week 1 goals:

- Pick the right conditions
- Protect your effective date
- Create your binder structure

Week 1 tasks:

- File Intent to File (if not already done)
- Write your Claim Map (Green, Yellow, Red)
- Choose your Top 3 priorities
- Request medical records:
  - VA records
  - Private records
  - STRs if needed
- Set up your Evidence Binder folders:
  - One folder per condition
  - One master folder for forms and timelines

#### Week 1 win condition:

You know exactly what you're filing and why.

## 30-DAY PLAN

### WEEK 2: BUILD THE EVIDENCE STACK

Week 2 goals:

- Build Layer 1 and Layer 2 of the Evidence Stack

Week 2 tasks:

- Get diagnosis proof into your binder
- Pull treatment notes that show symptoms
- Identify service proof:
  - STR entries
  - deployment proof
  - MOS exposure logic
- Start your symptom tracking notes:
  - frequency
  - duration
  - functional impact
  - flare-ups

#### **Week 2 win condition:**

Every condition has diagnosis proof and service proof identified.

## 30-DAY PLAN

### WEEK 3: WRITE THE STATEMENTS AND LOCK SEVERITY

Week 3 goals:

- Write your personal statements
- Gather buddy statements if needed
- Confirm severity proof exists

Week 3 tasks:

- Write one personal statement per condition
- If mental health is included:
  - write impairment-focused language
- Request buddy statements if helpful:
  - spouse
  - friend
  - coworker
- Gather severity evidence:
  - symptom documentation
  - missed work proof
  - medication side effects
  - functional limitations

#### **Week 3 win condition:**

Severity is clear and easy to rate.

## 30-DAY PLAN

### WEEK 4: FINAL AUDIT AND SUBMIT

Week 4 goals:

- Package the claim
- Submit clean
- Start C&P prep

Week 4 tasks:

- Create one “Evidence Bundle PDF” per condition
- File naming and labeling done correctly
- Final audit checklist completed
- Submit claim through VA.gov
- Print or save confirmation page
- Start C&P prep immediately

#### **Week 4 win condition:**

Your claim is submitted clean, organized, and built to win.

## WEEKLY TRACKING CHECKLIST

### DO THIS UNTIL YOU GET A DECISION

Every week:

- Log into [VA.gov](https://VA.gov) and check claim status
- Record dates of each update
- Confirm no missed VA requests
- Check messages and letters
- Track upcoming exams
- Confirm evidence is still accessible and organized

#### If the VA requests documents:

Respond within 48 hours.

*If you miss deadlines, you lose control.*

# THE EVIDENCE BINDER STRUCTURE

## STEAL THIS EXACT FORMAT

Create a master folder called:

VA CLAIMS WAR ROOM

Inside it, make:

01 - Claim Plan	02 - Forms	03 - Service Records	04 - Condition Evidence Bundles
<ul style="list-style-type: none"><li>• Intent to File confirmation</li><li>• Claim Map</li><li>• Condition list</li><li>• Priority list</li></ul>	<ul style="list-style-type: none"><li>• 21-526EZ and any other forms</li><li>• Any VA letters</li><li>• Upload confirmations</li></ul>	<ul style="list-style-type: none"><li>• STRs</li><li>• DD-214</li><li>• deployment proof</li><li>• incident proof</li></ul>	<p>Inside this folder, create one folder per condition:</p> <p>Example:</p> <p>Right Knee - Claim Evidence</p> <p>PTSD - Claim Evidence</p> <p>Migraines - Claim Evidence</p> <p>Each condition folder contains:</p> <ul style="list-style-type: none"><li>• Diagnosis proof</li><li>• Service proof</li><li>• Severity proof</li><li>• Personal statement</li><li>• Buddy statement (if any)</li><li>• Nexus letter (if any)</li></ul>

This structure alone makes you **10x harder to deny.**

## FILL-IN PERSONAL STATEMENT TEMPLATE

### PHYSICAL CONDITION

Copy and fill this in:

I am claiming \_\_\_\_\_.

This condition began during service around \_\_\_\_\_.

It started after \_\_\_\_\_.

My symptoms include:

- \_\_\_\_\_.
- \_\_\_\_\_.
- \_\_\_\_\_.

These symptoms occur \_\_\_\_\_.

They last \_\_\_\_\_.

This condition impacts my daily life by:

- \_\_\_\_\_.
- \_\_\_\_\_.
- \_\_\_\_\_.

This condition impacts my work by:

- \_\_\_\_\_.
- \_\_\_\_\_.
- \_\_\_\_\_.

Flare-ups occur \_\_\_\_\_.

Triggers include \_\_\_\_\_.

During flare-ups I cannot \_\_\_\_\_.

I have sought treatment including \_\_\_\_\_.

Despite treatment, I continue to experience limitations.

## FILL-IN PERSONAL STATEMENT TEMPLATE

### MENTAL HEALTH CONDITION

Copy and fill this in:

I am claiming \_\_\_\_\_.

My symptoms began during service around \_\_\_\_\_.  
They are connected to \_\_\_\_\_.

My symptoms include:

- \_\_\_\_\_.
- \_\_\_\_\_.
- \_\_\_\_\_.

These symptoms occur \_\_\_\_\_.  
They last \_\_\_\_\_.

My sleep is affected by \_\_\_\_\_.  
On average I sleep \_\_\_\_\_ hours per night.

This impacts my work by:

- \_\_\_\_\_.
- \_\_\_\_\_.
- \_\_\_\_\_.

This impacts my relationships by:

- \_\_\_\_\_.
- \_\_\_\_\_.
- \_\_\_\_\_.

I experience flare-ups when \_\_\_\_\_.  
During flare-ups I experience \_\_\_\_\_ and I must \_\_\_\_\_.

I have pursued treatment including \_\_\_\_\_.  
Despite treatment, I continue to struggle with daily impairment.

## BUDDY STATEMENT *TEMPLATE* SIMPLE AND STRONG

To Whom It May Concern,

My name is \_\_\_\_\_.

I have known \_\_\_\_\_ since \_\_\_\_\_.

I know them as \_\_\_\_\_ (spouse, coworker, friend, fellow service member).

I have personally observed the following condition(s): \_\_\_\_\_.

I have witnessed symptoms including:

- \_\_\_\_\_.
- \_\_\_\_\_.
- \_\_\_\_\_.

These symptoms occur \_\_\_\_\_.

They impact daily life by:

- \_\_\_\_\_.
- \_\_\_\_\_.
- \_\_\_\_\_.

I have observed these symptoms consistently since \_\_\_\_\_.

I certify this statement is true and correct to the best of my knowledge.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Phone/Email: \_\_\_\_\_

## C&P PREP SHEET

### PHYSICAL CONDITIONS

Bring this mindset:

You are not proving toughness.

You are proving limitation.

Before the exam, write:

Condition: \_\_\_\_\_

Daily symptoms: \_\_\_\_\_

Frequency: \_\_\_\_\_

Flare-ups per week/month: \_\_\_\_\_

Triggers: \_\_\_\_\_

Worst day looks like: \_\_\_\_\_

Work limitations: \_\_\_\_\_

Walking/standing limits: \_\_\_\_\_

Lifting limits: \_\_\_\_\_

Sleep impact: \_\_\_\_\_

During range of motion:

Stop at pain.

Do not push through.

#### **Your goal:**

Accurate impairment documented.

## C&P PREP SHEET

### MENTAL HEALTH CONDITIONS

#### **Your goal:**

Describe impairment, not emotion.

Before the exam, write:

Condition: \_\_\_\_\_

Daily symptoms: \_\_\_\_\_

Frequency: \_\_\_\_\_

Sleep: hours per night \_\_\_\_\_

Panic episodes: how often \_\_\_\_\_

Intrusive thoughts: how often \_\_\_\_\_

Concentration issues: examples \_\_\_\_\_

Work impairment: examples \_\_\_\_\_

Social impairment: examples \_\_\_\_\_

Avoidance behaviors: \_\_\_\_\_

Safety concerns: \_\_\_\_\_

Keep it *factual*.

Keep it *functional*.

Keep it *consistent* with records.

## THE 1-PAGE QUICK GUIDE

### **DENIED OR LOWBALLED? DO THIS TODAY**

#### Step 1

Find the denial reason.

It will be one of these:

- No diagnosis
- No service connection
- No severity proof
- Bad exam opinion
- VA ignored evidence

#### Step 2

Choose your lane:

##### Supplemental

Use when you need new evidence.

##### HLR

Use when the VA made an error using existing evidence.

##### Board

Use when it's complex or stubborn.

#### Step 3

Attack the missing piece.

Do not upload "more documents."

Upload the right document.

#### Step 4

Protect your effective date.

Do not restart the clock unless you have to.

## FINAL AUDIT CHECKLIST

### DO THIS BEFORE YOU SUBMIT

For each condition:

- Diagnosis proof is included
- Service proof is included
- Severity proof is included
- Personal statement included
- Buddy statement included (if helpful)
- Nexus letter included (if required)
- Files are labeled correctly
- Evidence is not duplicated
- Bundle reads like a clean case file

For the overall claim:

- Intent to File is on record (if applicable)
- VA.gov submission is complete
- Confirmation saved
- C&P prep sheets created

#### **If any piece is missing:**

Do not submit that condition yet.

## CLOSEOUT

### YOUR NEXT MOVE

Your job is not to “try.”

Your job is to **execute**.

Use the phases:

- Pick the right fight
- Build proof that wins
- File it clean
- Control the C&P exam
- Fix bad decisions fast

That's how you win.

Not with luck.

With structure.

If you want professional help building your claim using this system:

Book your consult here:

<https://calendly.com/yourvabenefits/100>

Or message us directly and we'll tell you exactly what to do next.

## TOOLS AND RESOURCES

Dealing with the VA can feel like a lot to take on, but you don't have to figure it all out by yourself.

There is a whole community ready to help you cross the finish line.

### Where to find support:

- VA Regional Offices – face-to-face help.
- VSOs – American Legion, VFW, DAV, AMVETS.
- VA.gov & eBenefits – track and manage claims.
- National Archives – retrieve service records and DD-214.
- Your VA Benefits – veteran-run support that combines experience with modern tools.

You are never alone in this fight.

### Bonus tools for your kit:

- Want Another FREE Guide? [Access Complete VA Disability Claims Guide Here](#)
- Want FREE Exam Guide? [Access Your Free C&P Exam Guide Here](#)
- Want to Calculate Your Potential Compensation? [Access Disability Calculator Here](#)
- Want to Know How Much You Are Owed? [Access Your Back Pay Calculator Here](#)
- Want to See How We Can Help You Win? [Click Here To Schedule Your Consultation](#)

### Other resources for you:

- [Benefits Navigator](#)
- [FOIA on VaGov](#)
- [Submit a Complaint](#)
- [Together We Served Buddy Finder](#)
- [Veteran Benefits Knowledge Base](#)
- [Kalesa See You Doc](#)
- [Regional Offices](#)
- [Intent to File on VaGov](#)