

— FWD ASSIST HQ —

FIELD GUIDE

File a Fully Developed Claim

File a Fully Developed Claim with all your
evidence submitted at once.



J. Erickson

A FWD Assist HQ Field Guide

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This guide is education, not representation. It explains how part of the VA system works so you can handle your own business with confidence. It is not legal or claims advice, and reading it does not create any representative relationship between you and the author. The author is not affiliated with the Department of Veterans Affairs, and nothing here is endorsed by the VA.

This guide prints no live VA dollar figures and no rating percentages on purpose, because they change. Before you make a decision based on any number, check the current figure at va.gov. No book can promise you a rating; the evidence in your file decides the result. Help from an accredited Veterans Service Officer is always free. Copyright 2026 FWD Assist HQ. All rights reserved.

In crisis? Call the **Veterans Crisis Line**: dial **988**, then press **1**. You can also text **838255** or chat online at veteranscrisisline.net. It is free, confidential, and available 24/7.

File a Fully Developed Claim

File a Fully Developed Claim with all your evidence submitted at once.

Companion to *VA Disability Primer*.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a rating or an outcome, and no one can. For help with your own claim, see a free accredited representative (see [Get Free, Accredited Help](#) at the back). Nothing here creates a representative relationship.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

THE BEST WAY TO USE THIS GUIDE

The strongest position is to be your own informed advocate and to work with a free accredited representative. An accredited Veterans Service Organization, such as the DAV, VFW, American Legion, or a county or state veterans office, helps at no charge. Accredited claims agents and attorneys can help too. They can't charge for work done before VA issues its initial decision on your claim, and after that they may charge a fee within the limits of 38 CFR 14.636. This guide is here so you understand your own situation and can work with them as a full partner instead of handing it over blind. If you'd rather handle this yourself, and you're comfortable doing that, the guide walks you through every step. Either way, you stay in control.

The Outcome and What You Need Before You Start

The outcome: By the end of this guide you'll have confirmed your evidence is complete and filed your claim on VA Form 21-526EZ in the Fully Developed Claim program.

This guide prepares you for the task. It doesn't and can't promise a rating, a percentage, or an outcome. The evidence in your file decides the result.

WHAT YOU NEED BEFORE YOU START

- ☐ The evidence you plan to use: private records, any DBQs or medical opinions, and statements.
- ☐ Confidence that no non-federal evidence is still outstanding.
- ☐ A list of any federal records the VA will need to retrieve for you.
- ☐ VA Form 21-526EZ, online or on paper.

When to start: File in this program only when your package is finished. If it isn't finished yet, protect your effective date first with an Intent to File (online at va.gov/resources/your-intent-to-file-a-va-claim, by phone at 1-800-827-1000, or on VA Form 21-0966). Starting the claim online while signed in to a verified account does this automatically. You then have one year to file.

Start Here: The Basics

VA describes the Fully Developed Claim program as the way to get a faster decision. You send all the evidence you have with VA Form 21-526EZ and certify there's nothing more VA needs to get from non-federal sources. VA still gets federal records for you, such as service treatment records and VA treatment records, and still schedules any exam it needs. The program is optional. If VA later finds it needs non-federal records, or you send more evidence, the claim moves to the standard process. You don't lose it. This guide helps you decide if you're ready and file it right.

Where this is written down: VA Form 21-526EZ instructions (January 2026); 38 CFR § 3.159(c).

The Steps

STEP 1

Confirm your non-federal evidence is truly complete.

How. Walk your file condition by condition. For each, check what you have for the current disability, the in-service event, and the link (or the presumptive basis), plus any private records and statements. A gap in the link doesn't rule out this program, because VA can still order an exam. A private record you haven't gotten yet does.

Decision point. If every private record and statement you plan to use is in hand and nothing else is coming, then the program fits. If any private record or opinion is still on the way, or you want VA to request private records for you, then file a standard claim instead.

Don't certify a Fully Developed Claim while private evidence is still missing. The certification has to be true, and the claim will be moved to the standard process anyway.

Done when every private record and statement you plan to use is in your hands.

STEP 2

Gather all your private and non-federal records yourself.

How. Collect records from your own doctors, private hospitals, and any non-VA treatment, along with any personnel records you hold. In a Fully Developed Claim, these are yours to submit.

Where this is written down: 38 CFR § 3.159(c)(1).

Done when all private and non-federal records are in your package.

STEP 3

Complete your DBQs where you're using them.

How. A Disability Benefits Questionnaire (DBQ) is optional. If your own provider is willing, ask them to complete the public DBQ for the condition, posted at benefits.va.gov/compensation/dbq_publicdbqs.asp, and include it. VA doesn't pay for a private DBQ.

Done when every DBQ you're using is complete and included, or you've decided to rely on VA's exam.

STEP 4

Include your medical opinions and statements.

How. Add any private medical opinions (nexus letters) you have, your personal statement on VA Form 21-4138, Statement in Support of Claim, and any buddy statements on VA Form 21-10210, Lay/Witness Statement.

Done when your medical opinions and statements are in the package.

STEP 5

List the federal records the VA will retrieve.

How. Note the federal records VA will get for you, such as your service treatment records, VA treatment records, and Social Security records. Give the facility names and dates so VA can find them. If you already have copies, VA encourages you to send them to save time.

Where this is written down: 38 CFR § 3.159(c)(2) and (c)(3).

Done when you have identified the federal records the VA will pull and listed where they are.

STEP 6

Complete VA Form 21-526EZ in the Fully Developed Claim program.

How. On the paper form, check the FDC Program box in Item 1. When you sign, you certify that you've enclosed all the information or evidence that will support your claim, including where VA can find relevant federal records. Online, follow the application's prompts and upload your evidence at the end of the form.

Done when the form is complete and the Fully Developed Claim program is selected.

STEP 7

Submit everything in one transaction.

How. Submit the form and all evidence together, online at va.gov/disability/file-disability-claim-form-21-526ez or by mail to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444. The point of the program is one complete submission.

Done when the claim and all evidence are submitted together and you have a confirmation.

STEP 8

Save the confirmation and watch for any reroute notice.

How. Save your confirmation. Track the claim at va.gov/claim-or-appeal-status, read every VA letter, and go to any exam VA schedules. Going to the exams is part of the program.

Decision point. If VA says it needs non-federal records, or you find something new to send, then the claim moves to the standard process. That's normal. You can still send evidence for up to a year from the date VA received the claim. Respond to any request by its date, and take anything unclear to a free accredited representative.

Where this is written down: 38 CFR § 3.159(b)(1); 38 CFR § 3.655.

Done when the claim is submitted, the confirmation is saved, and you know how to respond if it reroutes.

Recap Checklist

This is the page to photograph and keep with you. Tick each line as you finish it.

RUN THE WHOLE TASK FROM HERE

- ☐ Confirmed every private record and statement is in hand and nothing non-federal is outstanding.
- ☐ Gathered all private and non-federal records yourself.
- ☐ Completed the DBQs you're using, or chose to rely on VA's exam.
- ☐ Included medical opinions and statements (VA Forms 21-4138 and 21-10210).
- ☐ Listed the federal records the VA will retrieve for you.
- ☐ Completed VA Form 21-526EZ in the Fully Developed Claim program.
- ☐ Submitted the form and all evidence in one transaction.
- ☐ Saved the confirmation, went to any exams, and know what happens if the claim moves to standard.

Reminder: rules and rates change. Check any current figure at va.gov. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. This guide prepared you for the task. The evidence in your file decides the result.

Get Free, Accredited Help

For anything about your own claim, talk to an accredited representative. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. Free help is available through Veterans Service Organizations such as the DAV, VFW, and American Legion, and through county and state veterans offices.

To find one near you, visit va.gov/get-help-from-accredited-representative. Representation begins only when you sign VA Form 21-22 (for a Veterans Service Organization) or 21-22a (for an individual agent or attorney). With one rare exception for a single unpaid case, only accredited people can represent you before the VA, and only an accredited agent or attorney can charge you a fee. Nothing in this guide creates that relationship.

A warning about claim sharks. Anyone who offers to file your initial claim for a fee, or who guarantees you a rating or a percentage, is selling something you shouldn't buy. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge only after VA issues its initial decision, within the limits of 38 CFR 14.636. Report predatory companies to the VA Office of Inspector General at 1-800-488-8244.

Keep Going: The Full Guide

This field guide is the short, do-this-now companion to the book *VA Disability Primer*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

About the Author

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J. Erickson is a service-disabled Air Force veteran. He served as a military firefighter and as a veteran service officer, where he spent years walking veterans through the same claims process he writes about now. He holds an MBA and writes plain-language guides for veterans who want to understand the system without a translator.

He writes the For the Rest of Us series at fwdassisthq.com. This guide is published by FWD Assist HQ as a veteran education resource. It is not affiliated with or endorsed by the Department of Veterans Affairs.