

— FWD ASSIST HQ —

FIELD GUIDE

Filing a Guard or Reserve Claim

Establish your qualifying duty status and file a complete Guard or Reserve claim.



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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.

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.

Filing a Guard or Reserve Claim

Establish your qualifying duty status and file a complete Guard or Reserve claim.

Companion to *VA Claims for Guard and Reserve*.

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 [the back of this guide](#)). 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: You'll know which of your service periods count for VA compensation. You'll have the papers that prove your duty status on the dates that matter. And you'll have filed a complete Guard or Reserve disability claim.

This guide prepares you for the task. It does not and cannot promise a rating, a percentage, or an outcome. The evidence in your file decides the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Your DD-214 for every period of federal active duty (Title 10 service).
- ☐ Your NGB-22 (Guard) or your retirement points statement (Reserve), showing your years of service.
- ☐ Activation and training orders for the periods tied to what you are claiming.
- ☐ Service treatment records covering the periods where your conditions began.
- ☐ Confirmation of your character of discharge.
- ☐ A way to reach your unit S1 and your state adjutant general's office for missing records.

When to start: Start the day you decide to pursue a claim. File your intent to file first, then take the months you need to gather records. The effective date is what you're protecting.

Start Here: The Basics

Guard and Reserve service can support a VA claim, but the type of duty on the day it happened matters. Active duty, such as a Title 10 mobilization, counts in full. Active duty for training (ADT), such as annual training, counts only if you were disabled by a disease or injury incurred or aggravated in line of duty during it. Inactive duty training (IDT), such as a drill weekend, counts only for an injury incurred or aggravated in line of duty, or a heart attack, cardiac arrest, or stroke during the training. So proving your duty status on a given date is often the key step. This guide shows you how to document it and file.

The Steps

STEP 1

File an intent to file to protect your effective date.

Submit an intent to file online at va.gov, by phone at 1-800-827-1000, in person at a VA regional office, or by mailing VA Form 21-0966 (Intent to File a Claim for Compensation and/or Pension, or Survivors Pension and/or D.I.C.). If you start the online 21-526EZ while signed in with a verified account, VA records your intent to file automatically. Either way, you then have one year to file the complete claim.

Do not wait until your evidence is perfect. Guard and Reserve records can take months to gather, and the intent to file holds your potential start date while you work.

Where this is written down: 38 CFR § 3.155(b).

Done when you have a confirmation showing VA received your intent to file, and the date.

STEP 2

Confirm your character of discharge qualifies.

To count as a veteran, you need a discharge under conditions other than dishonorable. Honorable and General under Honorable Conditions qualify. An Other Than Honorable discharge, or a bad conduct discharge from a special court-martial, isn't an automatic bar; VA decides it in a character of discharge review. A dishonorable discharge, or any discharge by sentence of a general court-martial, is a bar except in narrow cases. Check your discharge papers for each period before you go further.

If your discharge is Honorable or General under Honorable Conditions, **then** continue. **If** it is anything else, or you are unsure, **then** confirm with a free accredited representative before filing, because character of discharge can affect eligibility.

Where this is written down: 38 U.S.C. § 101(2); 38 CFR § 3.12.

Done when you have confirmed the character of discharge for each service period you plan to rely on.

STEP 3

Build a chronological duty-status timeline of every service period.

List each period with its dates, the duty status (Title 10 active duty, ADT, IDT, state active duty, Title 32), and the legal authority cited in the orders. This timeline is the foundation of your claim.

Done when every period you served appears on one list with its dates, status, and cited authority.

STEP 4

Match each condition to a service period and identify your pathway to veteran status.

For every condition, note the date it began or was first documented and tie it to a specific period and duty status. For VA compensation, Guard or Reserve service counts in one of three ways. A period of active duty, such as a Title 10 mobilization. A period of ADT during which a disease or injury incurred or aggravated in line of duty disabled you. Or a period of IDT during which an injury incurred or aggravated in line of duty, or a heart attack, cardiac arrest, or stroke, disabled you. Twenty qualifying years earns a reserve retirement, but on its own it doesn't make you a veteran for compensation.

If the condition began during a period of active duty, **then** that period is your basis. **If** it began during ADT or IDT, **then** your evidence has to tie it to that training period, in line of duty. Two presumptions veterans often lean on, the presumption of soundness and the presumption of aggravation, usually don't apply to an ADT or IDT period, so talk to a free accredited representative before you count on either one for a training period.

Where this is written down: 38 U.S.C. § 101(2), (21) to (24); 38 CFR § 3.6(a) to (d).

Done when each claimed condition is matched to a specific period, duty status, and pathway.

STEP 5

Pull your orders and read the authority line.

Find the statutory authority and the purpose line in each set of orders. Title 10 orders for active duty, such as a mobilization under 10 U.S.C. 12302 or 12304 or volunteer active duty under 12301(d), count as active duty. Title 10 orders for training, such as annual training under 10 U.S.C. 12301(b), are ADT. Full-time Guard duty under Title 32, such as annual training under 32 U.S.C. 502(a), is also ADT, and part-time Guard duty such as drill is IDT. State active duty on a governor's orders doesn't count.

If the orders cite Title 10 authority for active duty, **then** that period counts as active duty. **If** they cite Title 10 training authority or Title 32, **then** the period is ADT or IDT and counts only under the training rules in Step 4. **If** you can't tell, or the period was AGR, 502(f), or state duty, **then** have a free accredited representative with Guard and Reserve experience read the orders with you.

Do not assume every period in uniform qualifies. A period VA can't verify as qualifying federal service won't support the claim.

Where this is written down: 38 CFR § 3.6(b)(1), (c)(1), (c)(3), (d)(4).

Done when you have identified the authority line for each period and flagged any period you can't classify for a rep to review.

STEP 6

Request any missing orders and records now.

If you cannot locate orders, DD-214s, the NGB-22, or service treatment records, request them from your unit S1, your state adjutant general's office, or the National Personnel Records Center. Pay records from the Defense Finance and Accounting Service can also show which days you were on orders. Some older orders exist only on paper at the state level.

Do not assume VA already has your Guard or Reserve records. Many of them sit with your unit or your state, and VA can't weigh orders it doesn't have.

Done when every record request is submitted and you are tracking the ones still outstanding.

STEP 7

Get a line-of-duty determination for any training injury.

For an ADT or IDT injury, get any line-of-duty determination from your unit. It records that the injury happened during the training, in line of duty. A service department's line-of-duty finding binds VA unless it's plainly inconsistent with VA law.

If a line-of-duty determination was done at the time, **then** get a copy and include it. **If** none was done, **then** ask your unit whether one can still be done. Meanwhile, write a dated statement of what happened, gather any medical record from that time, and ask anyone who saw it for a statement on VA Form 21-10210 (Lay/Witness Statement).

Where this is written down: 38 CFR § 3.1(m).

Done when you have a line-of-duty determination or documented evidence of how, when, and where the training injury occurred.

STEP 8

Write a one to two page service history summary.

The claim form has little room for a career that moves between drill, training, and federal orders. Attach a summary listing, for each period: branch and component, start and end dates, duty status, the legal authority cited in the orders, and any conditions documented during that period.

Done when your summary lays out every period on one to two clean, scannable pages.

STEP 9

Complete VA Form 21-526EZ correctly.

The form's full name is Application for Disability Compensation and Related Compensation Benefits (revised January 2026). Use your full legal name as it appears on your service records. In the service section, list every period the form asks for, including your Guard or Reserve component and any Title 10 federal activation, and attach the service history summary. Describe each condition with the body part, the diagnosis if you have one, when it started, and the duty period and status it came from.

If you have Title 10 active duty, **then** make sure each Title 10 period appears with its dates. **If** your history is complex, **then** still fill in every period the form asks for, and let the attached summary show how they fit together.

Done when the form is complete, the name matches your records, and every condition names its duty status.

STEP 10

Assemble the complete evidence package.

Gather your DD-214s, NGB-22, activation orders showing statutory authority, service treatment records, current medical records, and character of discharge. Add your service history summary, a personal statement, buddy statements, any nexus letter, and any line-of-duty results.

Do not send the form alone and plan to add documents later. A complete filing moves faster. A bare form usually brings a development letter and a slower decision.

Done when every required document and every recommended document you have is collected in one package.

STEP 11

Submit the claim and save your confirmation.

Sign in to your VA.gov account, file the 21-526EZ online at va.gov, upload the package, and submit. If you file on paper instead, mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444. Save the confirmation and claim number, and keep a dated copy of everything you sent.

Done when you have the VA confirmation with your claim number and a dated copy of the full submission.

STEP 12

Track your claim and respond to development letters fast.

Track status at VA.gov. Guard and Reserve claims often take longer than average because VA has to request records from units and state offices. A delay isn't a denial.

Do not let a development letter sit. You have one year to send what it asks for, but if you haven't answered within 30 days, VA can decide the claim on what's already in the file. If you send the evidence later, still inside the year, VA has to decide the claim again. Answering fast saves months.

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

Done when you are tracking the claim and have answered any development letter inside its stated deadline.

Recap Checklist

- ☐ Filed an intent to file to protect your effective date.
- ☐ Confirmed your character of discharge qualifies.
- ☐ Built a chronological duty-status timeline of every service period.
- ☐ Matched each condition to a period, duty status, and pathway to veteran status.
- ☐ Read the authority line on your orders and flagged any period you can't classify for a rep.
- ☐ Requested any missing orders and records from your unit, your state, NPRC, or DFAS.
- ☐ Obtained a line-of-duty determination or documented the training injury.
- ☐ Wrote a one to two page service history summary.
- ☐ Completed VA Form 21-526EZ with every service period listed and a duty status on each condition.
- ☐ Assembled the complete evidence package before filing.
- ☐ Submitted the claim and saved the confirmation and claim number.
- ☐ Tracked the claim and answered any development letter on time.

Reminder: rules and rates change. Check any current figure at [va.gov](https://www.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 Claims for Guard and Reserve*. 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.