

— FWD ASSIST HQ —

FIELD GUIDE

The DIC Guide for Survivors

Learn the DIC paths, protect the first-year
date, and file with free help.



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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.

The DIC Guide for Survivors

Learn the DIC paths, protect the first-year date, and file with free help.

Companion to *What to Do When a Veteran Dies*.

BEFORE YOU READ ONE MORE LINE

If grief or anything else has you in crisis, stop and call the **Veterans Crisis Line**: dial 988, then press 1. You can also text 838255. It's free and confidential, it's open 24 hours a day, and it serves veterans and their loved ones.

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: By the end of this guide you'll know which DIC path to ask about and you'll have protected the first-year date. You'll also have filed a complete Dependency and Indemnity Compensation (DIC) application with free accredited help.

This guide prepares you for the task. It doesn't and can't promise an outcome, and it won't tell you whether you qualify. VA decides that from the evidence in the file.

WHAT YOU NEED BEFORE YOU START

- ☐ Your veteran's DD214 or other discharge papers.
- ☐ Certified copies of the death certificate. Order several.
- ☐ Your marriage certificate, or each child's birth certificate if you're filing for a child.
- ☐ Papers that ended any earlier marriage for either of you (divorce decree or a prior spouse's death certificate).
- ☐ Your veteran's VA rating decision letters, if any.
- ☐ Medical records that show the cause of death, if the death certificate isn't clear.
- ☐ Every VA letter that has arrived since the death, unopened ones included.

When to start: In the first weeks. If VA receives the DIC claim within one year of the death, the start date can go back to the first day of the month your veteran died. After that year, it's generally the date VA gets the claim.

Start Here: The Basics

Dependency and Indemnity Compensation, called DIC, is a tax-free monthly payment from VA to eligible survivors. A surviving spouse or child may get it when a service member died in the line of duty or a veteran died from a service-connected condition. It can also be paid when a veteran was rated totally disabled for a set time before death. Surviving parents have their own DIC program, and theirs is income-based. For a spouse or child, DIC doesn't look at your income or savings. VA sets the amounts, so check current figures at va.gov.

One application, VA Form 21P-534EZ, covers DIC, survivors pension, and accrued benefits. VA won't pay DIC and survivors pension for the same death. When it grants DIC, it generally denies the pension. The one exception is a surviving spouse with no child who is in a nursing home under Medicaid and who also meets the pension rules. For her, VA pays pension instead.

Where this sits on the clock: the first weeks through the one-year wall.

IF YOU'RE HELPING A PARENT

If you're the son or daughter doing this for your mom or dad, you don't need to work out the paths yourself. Pull the papers into one folder, book the free appointment, and sit in on it by phone if you can't be there. And don't type your parent's details into any website that offers to "check DIC eligibility." A free accredited representative will look at it for nothing.

Where this is written down: 38 U.S.C. § 1310, 1315, 1317; 38 CFR § 3.5, 3.152(b)(1).

The Steps

STEP 1

Read every VA letter and check the month-of-death payment.

Open each VA envelope and put them all in one folder. A veteran's VA payments end with the last day of the month before death, so VA often asks for later deposits back. But the month of death is different. If your veteran was getting VA compensation or pension, that month's payment belongs to the surviving spouse, at the amount your veteran would have received.

Do not send back the month-of-death payment because a letter asks for it. Take the letter to an accredited representative first.

Where this is written down: 38 U.S.C. § 5310(a), as amended for deaths on or after August 6, 2012; 38 CFR § 3.500(g).

Done when every VA letter is in one folder and you know whether any of them asks for money back.

STEP 2

Write down the facts that decide the path.

On one page, note the date of death and the cause of death exactly as the death certificate lists it. Add where and when your veteran served and which conditions VA had rated as service-connected. Then note whether VA rated them totally disabled (including individual unemployability), and since when.

Done when these facts are on one page in your folder.

STEP 3

Find out which DIC path to ask about.

There are three. A death on active duty, active duty for training, or inactive-duty training. A death from a service-connected condition, including a presumptive one, that caused the death or helped cause it. Your veteran didn't need to have claimed it during life. Or a total rating held long enough before death. That means at least 10 years in a row, or since release from active duty and at least 5 years. For a former prisoner of war, it's at least 1 year.

If your veteran died on active duty, **then** the military casualty assistance officer helps you file VA Form 21P-534a. **If** the death came from a service-connected or presumptive condition, **then** the second path is the one to raise. **If** a total-rating period fits, **then** the third path can apply whatever the cause of death, as long as your veteran had filed a compensation claim during life. **If** none is clear, **then** go through it with an accredited representative.

Do not count yourself out because the cause of death seems unrelated to service. Presumptive conditions, contributing causes, and the total-rating path get missed.

Where this is written down: 38 U.S.C. § 1310, 1318; 38 CFR § 3.5, 3.22, 3.312.

Done when you can name the path you'll ask about, or you have an appointment to sort it out.

STEP 4

Check the survivor rules that apply to you.

A surviving spouse generally must have lived with the veteran without a break until death, unless a separation wasn't your fault. You also need one of these: you were married at least 1 year, you had a child together, or you married within 15 years after the service period in which the fatal condition began or got worse. On the total-rating path the 15-year option doesn't count: you need 1 year of marriage right before death, or a child together. A child generally must be unmarried and under 18, under 23 and in school, or unable to support themselves because of a disability that began before 18.

If you've remarried or you live with a partner, **then** don't decide on your own that DIC is off the table. Remarriage after certain ages doesn't bar DIC, and a 2025 law changed the rule on living with a partner. Ask an accredited representative. **If** you're a surviving parent, **then** you file VA Form 21P-535 instead, and your income counts.

Where this is written down: 38 U.S.C. § 101(3), 101(4), 103(d); 38 CFR § 3.50(b)(1), 3.54(c), 3.22(d).

Done when you know which survivor rules apply and you have the papers that show the marriage or the child's relationship.

STEP 5

Protect the first-year date.

Find the date one year after the death and write it in large print on the front of your folder. If VA receives the claim before that date, the start date can be the first day of the month of death. If you need more time to gather records, submit an Intent to File first. VA Form 21-0966 covers DIC and survivors pension, and it holds your date for one year while you finish the application.

If your veteran had a VA claim or appeal still open when they died, **then** ask right away about taking it over. A request to substitute, VA Form 21P-0847, has to reach VA within one year of the death. Send that request itself; don't count on an Intent to File to stretch the year. The DIC application also counts as a claim for accrued benefits, which has the same one-year limit.

Where this is written down: 38 U.S.C. § 5110(d), 5121(c), 5121A; 38 CFR § 3.155(b), 3.400(c), 3.1000(c), 3.1010(b).

Done when the one-year date is on your folder and you know whether anything else was open at VA.

STEP 6

Get free help from an accredited representative.

Call your county or state veterans office, or a Veterans Service Organization such as the DAV, VFW, or American Legion. Bring your folder and these questions: Which DIC path fits? Which survivor rules apply? Was anything open at VA when he or she died? What evidence does the claim need?

Representation begins only if you sign VA Form 21-22 (for a service organization) or VA Form 21-22a (for an agent or attorney).

Do not pay anyone to prepare or file a DIC claim, or give a cut of back pay. Check accreditation at va.gov/get-help-from-accredited-representative, and report predatory offers to the VA Office of Inspector General at 1-800-488-8244.

Where this is written down: 38 U.S.C. § 5904(c)(1); 38 CFR § 14.636.

Done when an accredited representative has your folder and your questions.

STEP 7

Complete VA Form 21P-534EZ.

The form is the Application for D.I.C., Survivors Pension, and/or Accrued Benefits. Fill in your veteran's information, your own, the marriage history, and the cause of death, and attach the death certificate and the papers from Steps 2 to 4. VA reads it as a claim for all three benefits. Fill in the income and net worth sections too if survivors pension could matter for you, for example if you're in a nursing home under Medicaid.

If the surviving spouse needs another person's help with daily life, lives in a nursing home, or is housebound, **then** ask about the added DIC amount for it. A doctor completes VA Form 21-2680 for it.

Do not guess. If an item doesn't apply, leave it blank as the form's instructions say. If you aren't sure of an answer, mark it and ask your representative before you send it.

Where this is written down: 38 U.S.C. § 1311(c), (d); 38 CFR § 3.152(b)(1), 3.351(a)(3), (a)(4).

Done when every section that applies is complete and the attachments are with it.

STEP 8

File the application and keep proof VA got it.

File online at va.gov, upload it with VA's QuickSubmit tool, or file through your representative. You can also mail it to Department of Veterans Affairs, Pension Intake Center, PO Box 5365, Janesville, WI 53547-5365. You can also take it to a VA regional office. If you mail it, use a method with tracking and keep a full copy.

Do not let the first-year date pass without something on file. A claim that arrives after that year generally can't be paid back to the month of death.

Done when you have a dated confirmation or delivery receipt in your folder.

STEP 9

Read the decision letter carefully.

If VA grants DIC, check the start date against the date of death. If you filed within the year, it should go back to the first of the month of death. If the same letter denies survivors pension, that's how VA now handles a DIC grant; it isn't a mistake. If your veteran had a military Survivor Benefit Plan annuity, the old offset against DIC ended January 1, 2023, so contact the Defense Finance and Accounting Service about the annuity.

If the start date looks wrong, or a surviving spouse in a Medicaid nursing home got DIC instead of pension, **then** take the letter to your representative right away.

Where this is written down: 38 CFR § 3.152(b)(1)(ii), 3.400(c), 3.402(d); 10 U.S.C. § 1450(c).

Done when you've checked the start date and anything you don't understand is with your representative.

STEP 10

If VA denies the claim, choose a review within one year.

Read the reason for the denial first. You have three choices. A Supplemental Claim (VA Form 20-0995) adds new and relevant evidence. A Higher-Level Review (VA Form 20-0996) takes a fresh look at the same evidence. Or you can appeal to the Board (VA Form 10182). Start at va.gov/decision-reviews.

If you have new evidence, such as a doctor's opinion on the cause of death, **then** a Supplemental Claim fits. **If** VA overlooked something already in the file, **then** a Higher-Level Review may fit. **If** you aren't sure, **then** take the letter to an accredited representative before you answer.

Where this is written down: 38 CFR § 3.2500(a), 3.2501, 3.2601; 38 CFR § 20.202.

Done when you've accepted a decision you understand, or filed a review within a year of the letter.

Recap Checklist

- ☐ I read every VA letter and checked the month-of-death payment.
- ☐ I wrote down the date and cause of death, the service, and the rating history.
- ☐ I know which DIC path to ask about.
- ☐ I checked the survivor rules and have the papers that show them.
- ☐ The one-year date is on my folder, and I checked for anything still open at VA.
- ☐ A free accredited representative has my folder and questions.
- ☐ I completed VA Form 21P-534EZ (or 21P-534a for an active-duty death).
- ☐ I filed the application and kept proof VA got it.
- ☐ I read the decision letter and checked the start date.
- ☐ If denied, I chose a review within one year or went to my representative.

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 *What to Do When a Veteran Dies*. 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.

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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.

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