

FWD ASSIST HQ / CLAIM TOOLKIT / NO. 10

Two More Questions

The death certificate answers one question. There are two others, and most people never learn they exist.

Somebody hands you the certificate. It names a cause. You read it, you do not see the condition VA connected to his service, and you close the folder. That is where it stops for most families.

It stops too early. The certificate answers whether a service-connected condition was the thing that killed him. There are two more questions underneath it, and one of them does not ask about the cause of death at all.

WHAT IS IN HERE

1. The three routes, and why only one of them is obvious
2. What contributed actually means
3. The record worksheet
4. A check before you file

This one is hard to work on. Take it in pieces. There is no rush inside any single sitting, though there is a reason not to leave the whole thing for a year, and it is in the panel near the end of this toolkit.

This is general education. It is not legal advice, medical advice, or a promise about any claim result. Nobody can promise you an outcome. A VA-accredited representative can help you with your claim at no cost. FWD Assist HQ is not affiliated with the Department of Veterans Affairs or any government agency.

If you are also working out what to file and in what order, and whether anything has a deadline on it, that is the companion toolkit, The Year That Does Not Move.

This page says he and his because most of the families who use it lost a husband or a father. Every rule here works the same way for a woman veteran.

Three routes

Two of them ask what he died of. The third one does not.

The benefit these routes lead to has a name: Dependency and Indemnity Compensation, usually shortened to DIC. It is a monthly payment to a surviving spouse, and in some circumstances to children or dependent parents. Saying the name out loud is useful, because it is what you ask for on the phone.

One application covers it. VA Form 21P-534EZ, Application for DIC, Survivors Pension, and/or Accrued Benefits (August 2025 version), takes all three at once. Form versions change, so check at va.gov.

Children are claimants in their own right in some situations, not just an add-on to a spouse's claim. If there is no surviving spouse, or a child is a student or was permanently incapable of self-support before turning 18, ask specifically.

Route	The question it asks
1. Principal cause	Was a service-connected condition the immediate or underlying cause of death, or related to it? This is the one on the certificate.
2. Contributory cause	Did a service-connected condition contribute substantially or materially, combine to cause death, or lend assistance to it? It did not have to be the thing that killed him.
3. Length of a total rating	How long was he rated totally disabling before he died? This route does not ask what he died of. It has its own conditions, below.

THE ONE LINE TO REMEMBER

The certificate closes one door. It does not close the other two.

People stop at route one because it is the only one anybody told them about. Route three in particular has nothing to do with the cause of death and everything to do with his rating history.

Route three, in plain terms

The regulation describes survivors of veterans who were rated totally disabling for a continuous period of at least ten years immediately before death. There is also a version for a veteran rated totally disabling continuously since release from active duty and for at least five years before death, and a shorter one-year version for a former prisoner of war.

One thing worth saying because it stops people early: if you have remarried, or you are wondering whether remarriage ends this, do not assume. There are rules about it and there are exceptions inside those rules, including ones that turn on your age and on what happened to the later marriage. Ask rather than ruling yourself out.

Route three carries conditions the duration alone does not tell you about. The death must not have resulted from his own willful misconduct. At the time of death he must have been receiving, or entitled to receive, compensation for the service-connected disability that met the duration. And a surviving spouse must have been married to him for at least one year immediately before the death, or for any period if a child was born of the marriage.

The exact wording matters and it is not something to guess at from memory. If any of those shapes sound close to his history, sit down with an accredited representative, who can help at no cost.

What contributed means

This is route two, and it is the one where the writing you do matters most.

The regulation does not ask whether the service-connected condition was the cause. It asks whether it contributed substantially or materially, whether it combined to cause death, whether it lent assistance to the production of death. Then it says, in its own words, that it is not sufficient to show the condition casually shared in producing death. A causal connection has to be shown.

What follows came from other families, and no two of these stories are alike. Nothing here should be copied into your own account. The only thing worth taking from it is how ordinary the useful detail turns out to be: what he could no longer do, and when that started.

What families write	What speaks to the rule
His heart gave out. The VA stuff was separate.	The lung condition VA connected meant he could not walk to the mailbox for the last four years. His cardiologist said the strain on his heart was worse because of it.
He died of cancer. Nothing to do with his back.	He was bedbound from the back for two years before the diagnosis. The oncologist said he could not tolerate the fuller course of treatment because of his condition.
He had diabetes but that is not what took him.	The wound on his foot never healed. He was in and out of the hospital for it the last eighteen months. The infection is in the records.

Neither of those is more heartfelt than the other. One of them answers the question the rule asks: how the connected condition weakened him, over what period, and who wrote it down at the time.

A BAR TO CLEAR, NOT A FAVOR

Where the primary cause of death was by its nature overwhelming, the regulation says it would not generally be reasonable to hold that a service-connected condition accelerated death unless that condition affected a vital organ and was itself progressive or debilitating in nature. That is a bar to clear, not a favor. If a connected condition involved a vital organ, say so plainly and say for how long.

DO NOT STRETCH IT

If a connected condition genuinely had nothing to do with his decline, saying otherwise does not help and it damages the parts of the file that are true. Route three exists precisely because sometimes the death really is unrelated. An honest no on route two is not the end of anything.

The record worksheet

Fill in what you know. Leave blanks where you do not. This is the single most useful thing to hand whoever helps you, and it saves you telling the story from memory more times than you have to.

The numbers you will need are on one page: va.gov/resources/helpful-v-a-phone-numbers. The benefits hotline is the one for questions about his claims and payments. Write down who you spoke to and when, every time.

NAME

DATE

His service-connected conditions, and the rating history

From his award letters or the paper mail. You probably cannot get into his VA account, so do not lose time trying. Call the VA benefits hotline and ask what was in place and what was pending as of the date of death. Have the death certificate ready, they will ask for it.

Condition	Rated at	Since when

Was he ever rated totally disabling, and from when?

Include unemployability if he had it. The date it started is the number route three turns on.

The last few years, in your own words

What he stopped being able to do, and roughly when. What you took over. Hospital stays. Anybody who saw it. This is the part that does the work, so take the room.

Who has records

Treating doctors, hospitals, hospice, the funeral home, VA facilities. Names are enough. You do not have to gather them yourself before you ask for help.

Before you file

- ☐ I looked at all three routes, not only the certificate.
- ☐ I wrote down his rating history, including any total rating and when it started.
- ☐ If a connected condition weakened him, I described how and for how long.
- ☐ I named who treated him and where the records are.
- ☐ I did not claim a connection that was not there.
- ☐ I have a copy of the death certificate.
- ☐ I asked an accredited representative to look at route three specifically.
- ☐ I did not wait to have everything before asking for help.

WHY NOT TO LEAVE IT FOR A YEAR

Here is the actual difference. For a service-connected death after separation, if the claim is received within one year after the date of death, the regulation sets the effective date at the first day of the month in which the death occurred. If it comes in later, the effective date is the date VA receives the claim. Everything between those two dates is money that does not get paid.

That is a reason to get something filed while you are still gathering, not a reason to panic. An accredited representative can file while the record is still being built.

NOBODY SHOULD CHARGE YOU TO FILE

Help from an accredited Veterans Service Officer is free. Always. Disabled American Veterans, the Veterans of Foreign Wars, the American Legion and your state or county veterans service office all have accredited representatives and none of them charges you. The search is at va.gov/get-help-from-accredited-representative/find-rep.

Nobody may charge you a fee for helping with your claim before VA issues its first decision on it. That rule is 38 USC 5904(c)(1). After the first decision an accredited agent or attorney may charge, and 38 CFR 14.636 sets the limits, measured against past-due benefits, which means the back pay owed for the stretch before the decision: a fee not over 20 percent of that is presumed reasonable if that person represented you through the date of the decision, and a fee over one third is presumed unreasonable. Only an accredited agent or attorney may charge you anything.

So if somebody who is not accredited offers to file for you, wants money up front, or wants a cut, walk away and report them to the VA Office of Inspector General at 1-800-488-8244.

Where this is written down

Principal cause and contributory cause of death, including the language about contributing substantially or materially, combining to cause death, lending assistance to the production of death, and the requirement of a causal connection, and the rule about an overwhelming immediate cause of death, are in 38 CFR 3.312. The route that turns on how long a veteran was rated totally disabling before death, including the ten-year, five-year, and former prisoner of war versions, the willful misconduct and receiving-or-entitled-to-receive conditions, and the marriage duration requirement for a surviving spouse, is in 38 CFR 3.22. Effective dates for death benefits are in 38 CFR 3.400(c).

Regulation text: [ecfr.gov](https://www.ecfr.gov), Title 38, Part 3, sections 3.22, 3.312 and 3.400. Confirm before you rely on this. The exact duration wording in 3.22 is worth reading in full rather than from a summary.

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Current as of October 2026. Regulations change. Check for a newer version before you rely on this.

If working on this is bringing things up, the Veterans Crisis Line is 988 then press 1, or text 838255. Family members can call it too.