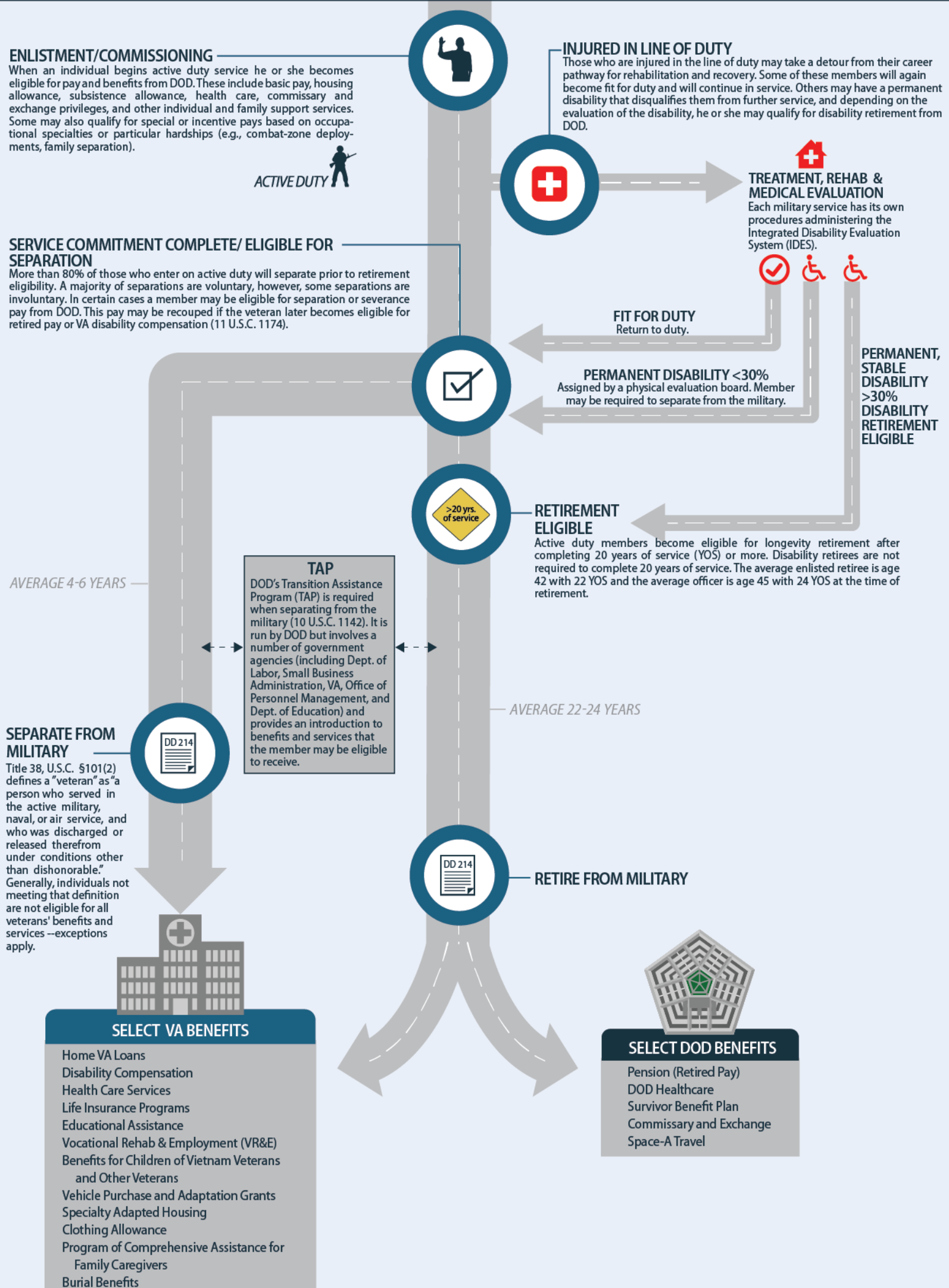


THE ROAD TO VETERANS BENEFITS

Those who serve on active duty in the armed forces of the United States experience different career pathways. From the point of commissioning or first enlistment, generally between the ages of 18 and 26, the servicemember becomes eligible for certain benefits from Department of Defense (DOD) and Department of Veterans Affairs (VA). Throughout a career, the member may deploy multiple times or may never deploy at all. While some members may leave active service after their initial commitment (typically 4-6 years) others will remain until 20 years or longer and become eligible for a lifetime retirement annuity from DOD based on longevity of service. Some may sustain injuries that make them eligible for disability benefits from VA or disability retirement from DOD. For the purpose of veterans' benefits, generally all who serve on active duty are "veterans". However, only those who are eligible for retiree benefits from DOD are considered military retirees--generally, all military retirees are veterans, but all veterans are not military retirees.



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