**VA Survivors Pension benefit rates**

If you qualify for this benefit as a surviving spouse, we’ll base your payment amount on the difference between your countable income and a limit that Congress sets (called the Maximum Annual Pension Rate, or MAPR).

* **Your countable income** is how much you earn, including your salary, investment and retirement payments, and any income you may have from your dependents. Some expenses, like non-reimbursable medical expenses (paid medical expenses not covered by your insurance provider), may reduce your countable income.
* **Your MAPR amount** is the maximum amount of pension payable to a surviving spouse. MAPRs are adjusted each year for cost-of-living increases. You can find your current MAPR amount below.

**What’s the net worth limit to qualify for a Survivors Pension?**

We’ve recently changed the way we assess net worth to make the pension entitlement rules clearer. Net worth is the total of your annual income. You should report all of your net worth. The net worth limit to qualify for a Survivors Pension as of December 1, 2019, is $129,094.

**Note:** In the future, the net worth limit will increase by the same percentage as Social Security cost-of-living increases. We’ll update the limit here when there’s an increase.

**What’s the 3-year look-back period for asset transfers?**

When we receive a pension claim, we review the terms and conditions of any assets the survivor may have transferred in the 3 years before filing the claim.

If you transfer assets for less than fair market value during the look-back period, and those assets would've pushed your net worth above the limit for a VA Survivors Pension, you may be subject to a penalty period of up to 5 years. You won’t be eligible for pension benefits during this time.

**Note:** This new policy took effect on October 18, 2018. If you filed your claim before this date, the look-back period doesn’t apply. (A look-back period never includes a date before October 18, 2018.)

**Find your Maximum Annual Pension Rate (MAPR) amount**

*Date of cost-of-living increase: December 1, 2019*
*Increase factor: 1.6%*
*Standard Medicare deduction: Actual amount will be determined by SSA based on individual income.*

**For qualified surviving spouses with no dependents:**

| **If you have no dependents and…** | **Your MAPR amount is:** |
| --- | --- |
| You don’t qualify for Housebound or Aid and Attendance benefits | $9,224 |

**Notes:**

* **If you have medical expenses**, you may deduct only the amount that’s above 5% of your MAPR amount ($461 for a surviving spouse with no dependent child).