VET MENTOR AI

VET MENTOR AI is a cutting-edge tool and user platform that streamlines the disability benefits application process for our American veterans.

We leverage AI technology to unburden applicants from an avoidable, drawn-out process of preparing, proofing, filing, and managing a claim for benefits.

From report generation to final claim submission, we revolutionize the historic 75% rejection rate on initial claims to produce a clear and secure path to a now 86% probability of approval the first time.
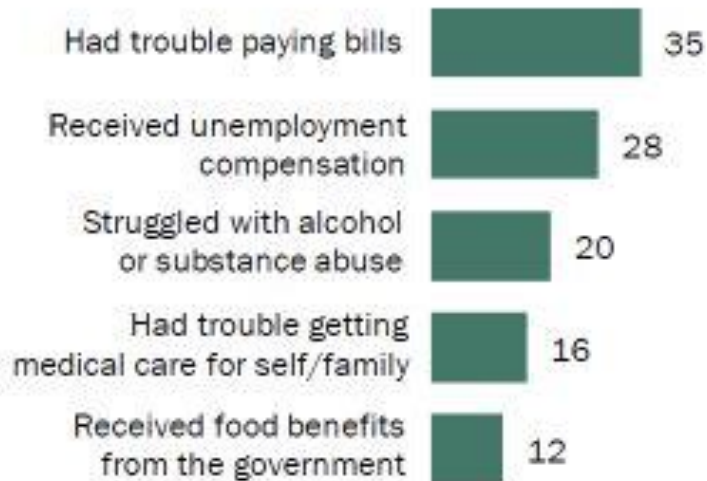
www.VetMentorAI.com

About a third of veterans say they had trouble paying bills after leaving military

% of veterans saying, in the first few years after they left the military, they …

- Had trouble paying bills — 35
- Received unemployment compensation — 28
- Struggled with alcohol or substance abuse — 20
- Had trouble getting medical care for self/family — 16
- Received food benefits from the government — 12

Source: Survey of U.S. veterans conducted May 14-June 3, 2019. "The Imprints of War in the Post-9/11 Era"

WHAT IS CONTRIBUTING TO THE INCREASE IN HOMELESSNESS AMONG VETERANS?

1. Difficulties transitioning from active duty to civilian life
2. Gaps in mental health support
3. Navigating VA bureaucracy for access to benefits
4. Legal difficulties
5. Service-related disabilities
6. The growing disparity between housing costs and income
7. Substance abuse

Financial difficulties create a disconnect between in-service benefits vets receive versus civilian, post-deployment realities.

American Veterans: Unnecessary Suffering That's Costing Everyone

⇨ **Delayed anger** is one root cause of economic difficulties.

⇨ Non-Hispanic black, gay, lesbian or bisexual, those lacking a college degree, in a pay grade, or received a general/other than honorable discharge – had an **increased risk for homelessness**.

→ Unemployment rate for 9-11 vets has averaged **twice the rate for non-veterans** of the same age.

→ **1 out of every 5 veterans** between 2001-08 experienced unemployment returning to civilian life.

→ Single combat experience: **21% more likely to have serious financial problems.**

→ Multiple combat experience: **43% more likely to face the same**.

→ **2% of vets were homeless** between 2001-16.

→ **47% of vets with problematic anger** were likely to have financial problems (e.g., bankruptcy).

- ✓ **Women vets from Iraq and Afghanistan**: higher need for mental health care compared to other wars.

- ✓ **More likely than male veterans** to assume that they are not entitled to, or eligible for, mental health services.

- ✓ **More women**, **parents** of young children, **reserve** and **National Guard** served in Iraq and Afghanistan.

- ✓ They are **younger**, **more diverse**, and have **a wider range** of family backgrounds.

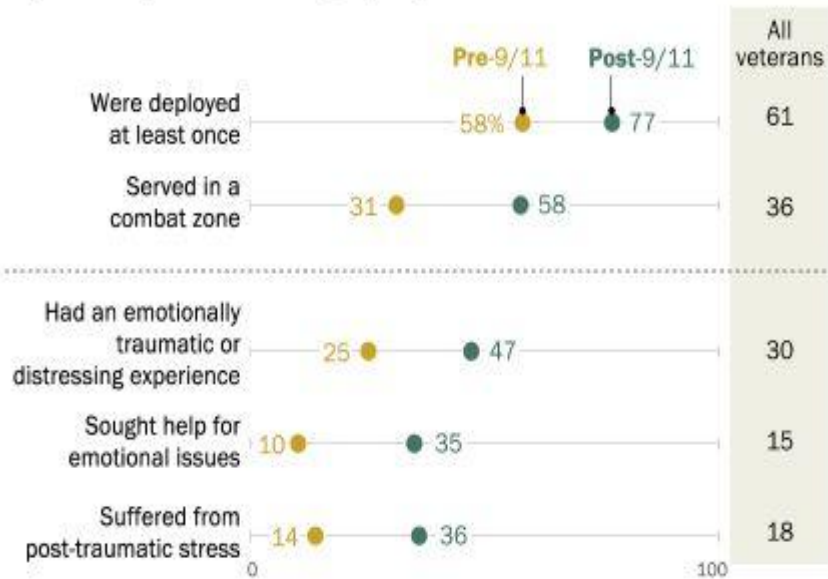- ✓ Often **served longer deployments**, shorter intervals.

% of veterans by ...
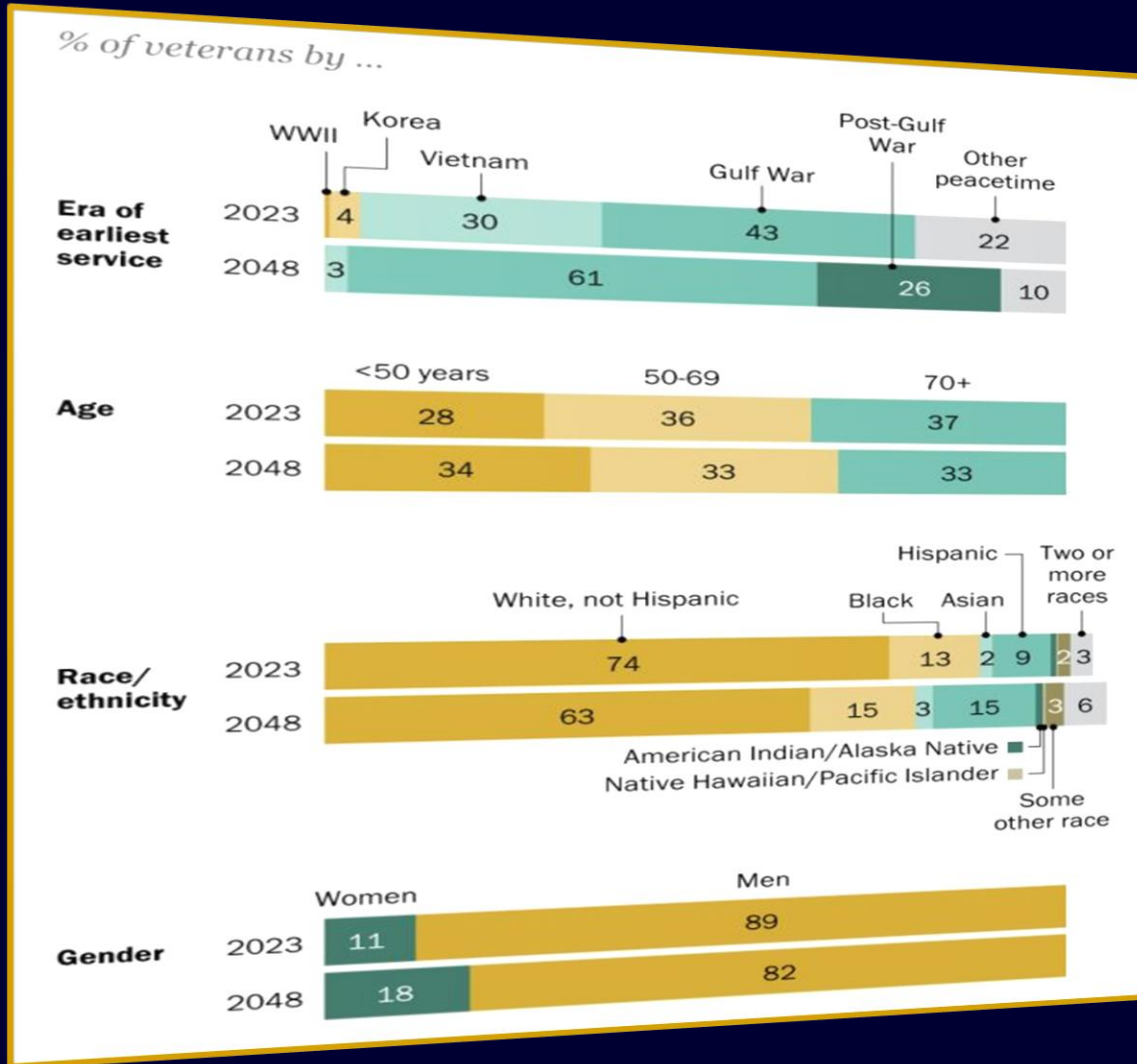
- Women vets increased to **11%** of the **2023** total; will be **18%** or from **2** to **2.2** million by **2048**.
- **Women vets** from Iraq-Afghanistan have a **higher need for mental health care**.
- Male vets will drop from **16.2** to under **10** million by **2048**.

- By **2048**, **Gulf War-era** vets will **comprise the majority**.
- **28%** of veterans are **younger than 50**; by **2048 – 34%**.
- **Non-Hispanic White** vets to drop from **74%** to **63%**.
- **Share of Hispanic vets** to double from **9%** to **15%**.
- **Share of Black vets** to increase from **13%** to **15%**.

Post-9/11 veterans more likely to have been deployed, seen combat, experienced emotional trauma

% of veterans from each era saying they ...

	Pre-9/11	Post-9/11	All veterans
Were deployed at least once	58%	77	61
Served in a combat zone	31	58	36
Had an emotionally traumatic or distressing experience	25	47	30
Sought help for emotional issues	10	35	15
Suffered from post-traumatic stress	14	36	18

Source: Survey of U.S. veterans conducted May 14-June 3, 2019. "The American Veteran Experience and the Post-9/11 Generation"

⇨ Vets returning home often have a **complex and varied** experience.

⇨ **Needs peak** several decades after service.

⇨ Suffer from **mental health issues**, **physical injuries**, *lack of community support*.

✓ PTSD (Post Traumatic Stress Disorder)
✓ Depression
✓ Anxiety
✓ Alcohol and other substance abuse
✓ Suicidal ideation
✓ Delayed affects from sexual trauma, such as harassment and assault (women and men)

Getting to Medical Facilities is Difficult

Inconvenient location.

No transportation.

Requires time off from work.

Fear discrimination (mental health stigma).

Worry their disability/situation could cost them their career/work, custody of their children, or loss of benefits.

Worry about access to treatment that's fit due to racial, ethnic, sexual minority, or homelessness factors.

⇨ Many vets don't know how to apply, are unsure of their eligibility, or are unaware of the benefits available.
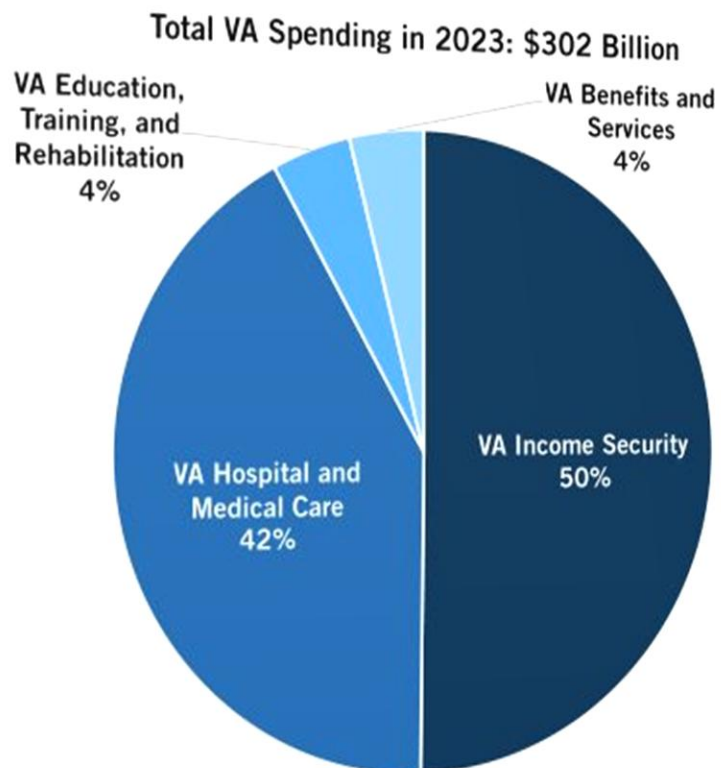

VA adds to vets' difficulty in applying for benefits:
► Backlog; often **behind on processing claims**.
► Vets are competing for **limited resources**.
► Average wait time for a decision is **4 months** (2024 **155.5** days).
► Some vets **wait up to a year** involving 10-20 live meetings.
► Out-of-pocket costs **up to $20,000**.

PETER G. PETERSON FOUNDATION

Income security and healthcare are the VA's largest programs

Total VA Spending in 2023: $302 Billion

VA Education, Training, and Rehabilitation 4%

VA Benefits and Services 4%

VA Income Security 50%

VA Hospital and Medical Care 42%

SOURCE: Office of Management and Budget, *Budget of the United States Government: Fiscal Year 2025*, March 2024.
NOTE: Income security includes disability compensation and pensions. Benefits and services include life insurance, traumatic injury insurance, and death benefits to cover burial expenses.

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PGPF.ORG

$12.8 billion market for **core opportunity**.

$3.02 billion market for **secondary opportunity** (education and training).

Majority need full spectrum episode of care – *prevention, diagnostics, treatment, rehabilitation, education, counseling, and community support.*

65-year-old American presents **3-5** health issues; a **Vietnam vet has 9-12**.

About **half of all vets are currently enrolled** in VA healthcare.

Total Serviceable Market: Widely Diverse Customer Base
Multiple Needs Touchpoints Over Full Spectrum Lifecycle

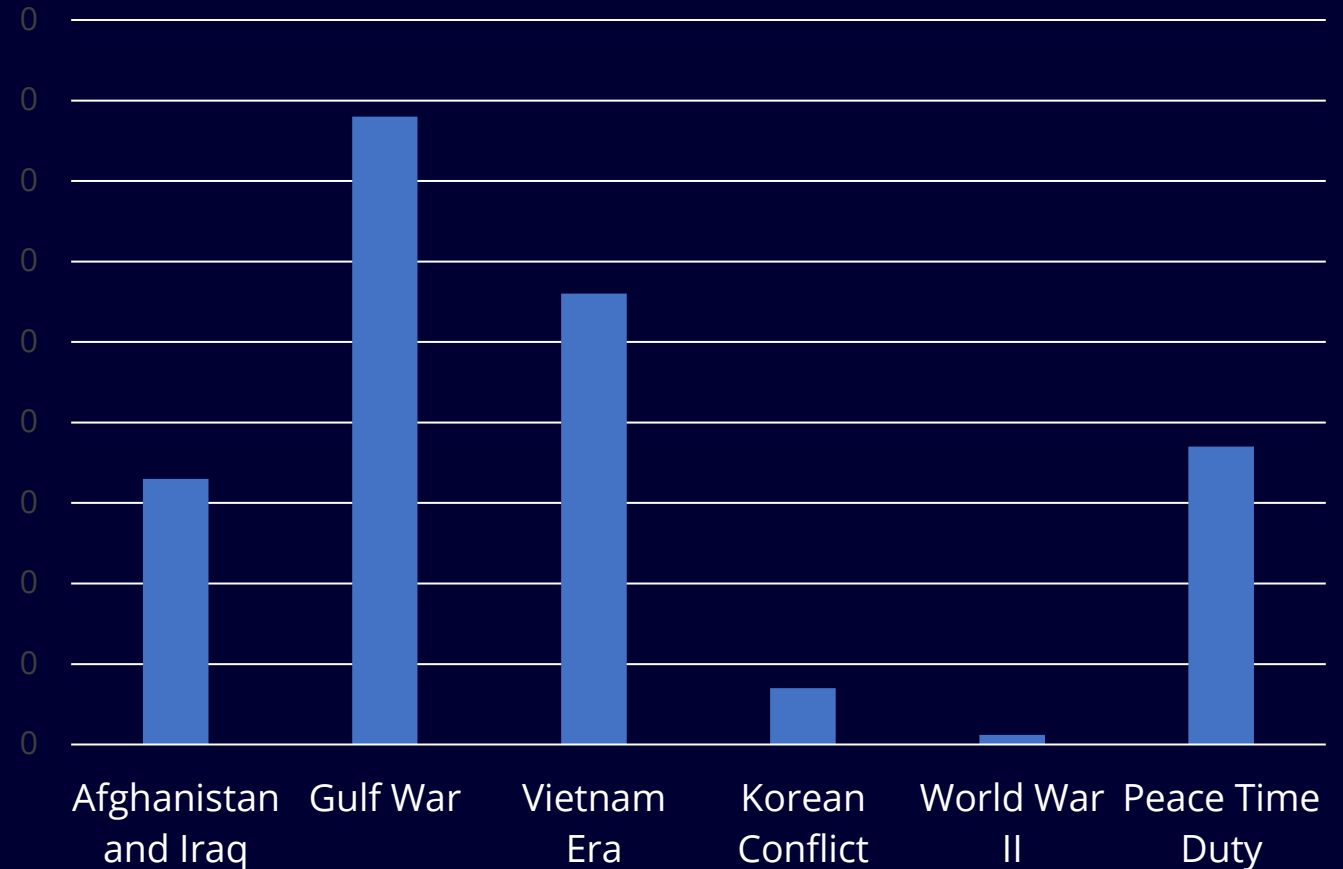**18 million+** disability benefit-eligible vets in U.S.

200,000 *transition to civilian life per year.*

1 million claims pending (average per year).

Some **4 million** impacted by toxic exposures.

Most veterans file **3 to 5 claims** in a lifetime.

Total of Veterans Alive in U.S. by Conflict (In Millions)

Afghanistan and Iraq | Gulf War | Vietnam Era | Korean Conflict | World War II | Peace Time Duty

Total Serviceable Market: Built-In Favorable Conditions

1

⇨ Year-to-year average for **disability claim rejections** – **30%**.

⇨ Average for **rejection of initial claims** – about **75%**.

⇨ VA initially **denies 6-7 out of every 10 disability claims** (**38.9%** success rate).

⇨ Appeals must be filed within a year from denial.

2

▪ VA claims **raters reject first-time claims** due to:

✓ Doctor's report, medical test results, or **C&P claim exam**.

✓ Other sourced info (federal agencies).

✓ Claim complexity (more applications, multiple disabilities per claim.)

✓ **Non-compliance with deadlines**; failing to meet **eligibility status**.

✓ Using the **wrong VA form**.

3

▪ Limited pool of qualified sources legally authorized to help vets:

✓ VA employees and those in individual states.

✓ Authorized reps of Veterans Service Organizations (VFW, American Legion).
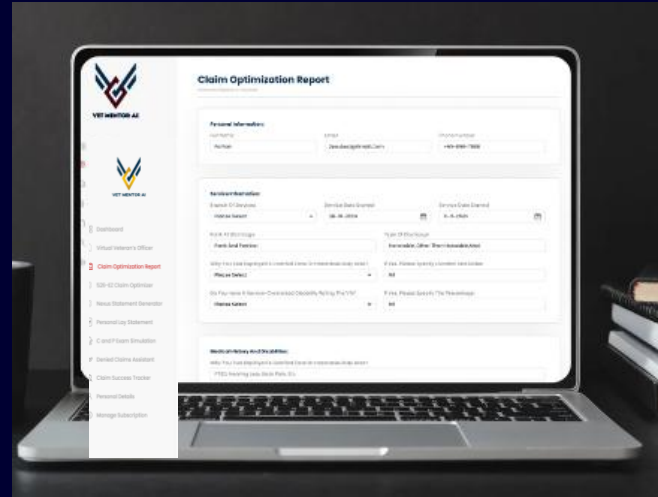
✓ VA accredited attorneys licensed in vet's home state.
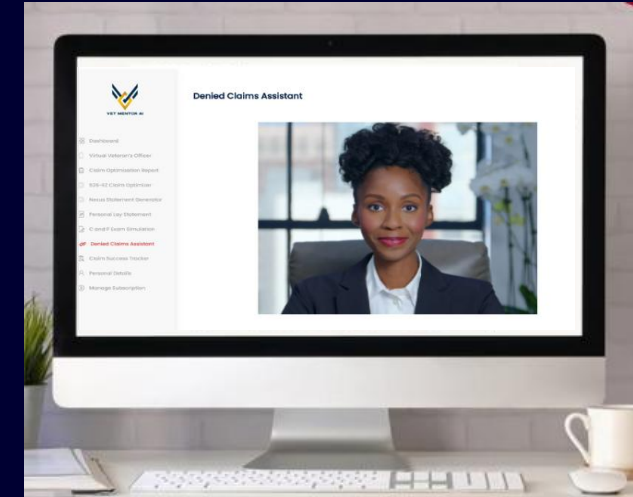
Software As a Service

- Nexus Statement Generator
- Personal Statement Generator

Tailor-Made AI Evaluation System

- AI Claim Optimizer
- Virtual Veteran Support Officer

Tools for Vets to Claim What's Rightfully Earned

- C&P Medical Exam Simulation
  Suicidal Ideation Detector (SID)
- Denied Claims Assistant

→ Web and Mobile Applications.

→ Developed with the highest industry standards for data encryption at rest and in transit, including being HIPAA compliant.

→ **'Medical grade' standard in mitigating AI hallucination**; **F1 scoring of 99.7**.

→ **Reverses the existing 75% rejection rate to an 86% probability of success** for the first submission on a claim.

C&P Medical Exam Simulation

Leads the user in each step of the assessment sequence.

Queries vets in a way they understand.

Has them indicate where they are experiencing pain.

Enables the vet to describe everything in their words.

An embedded interactive avatar features the only AI-driven **Suicidal Ideation Detector (SID)**.

Nexus Statement Generator

Creates an exact document based on a specific medical and service incident history.

Enables an easier and more comprehensive review of a patient's diagnosis and what's required to align their claim.

Alleviates doctors of the 'heavy lifting' involved with bureaucratic processes.

Produces a finished application that's ready for printing and signature.

Nexus Statement Generator
Generate statement in seconds

Generate Nexus Statement

Subject: Nexus Letter for John Doe

To Whom It May Concern,

I am writing this medical opinion letter on behalf of Mr. John Doe, a United States Air Force veteran who served honorably for eight years, including deployment to Iraq. The purpose of this letter is to establish a nexus between Mr. Doe's post-traumatic stress disorder (PTSD) and his combat exposure during the Iraq War. I have reviewed his military records, post-service medical history, and conducted a thorough evaluation.

AI Claim Optimizer

Low-tech easy; highly intuitive.

Enables smooth navigation through each step.

Prevents triggering frustration, confusion, or impatience.

Rates a completed claim against VA scale (0-10); IDs missing info needed to reach success rating of 8.

Personal Statement Generator

Ensures the statement is critically accurate.

Helps the vet convey the full extent to which the disability has impacted their life.

Closes any loopholes or gaps in the communication regarding personal impact to produce the strongest submission.

Virtual Veteran Officer

Enhances veterans' ability to tell their story with confidence and clarity.

Uses a personalized assessment process tailored to each vet's circumstances.

Engages with plain, relatable language to make the vet feel heard and understood.

Enables detailed descriptions of pain points and experiences in the vet's own words.

Denied Claims Advisor

Breaks down the reasons for denial into simple, understandable terms.

Guides step-by-step through the issues, the fixing of errors, and the strengthening for resubmission.

Supports the refiling with improved documentation and strategies tailored to the vet's specific case.
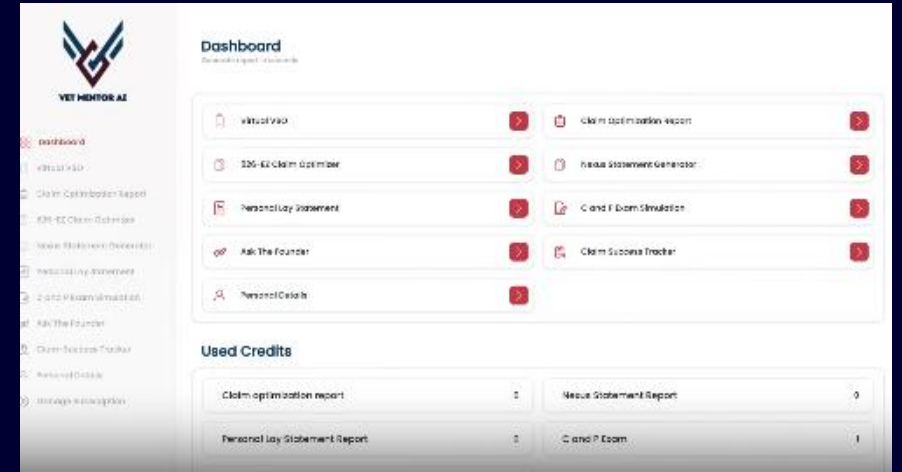
526 EZ Form Optimizer

Ensures every statement is clear, accurate and impactful, eliminating misinterpretation.

Helps the vet communicate their full disabilities and daily impact.

Identifies and closes gaps in personal statements for a compelling case that resonates with VA decision-makers.

Claims Success Tracker

Low-tech easy; highly intuitive.

Designed for ease of use with a straightforward, veteran-friendly interface.

Prevents pitfalls that lead to frustration, confusion, or delays during the claims process.

I'm Grant
VIRTUAL VSO AND PERSONAL GUIDE

Prototype Testing of Some **100** Veterans
Produces **86%** Success Rate on First-Time Claims

Sampling of Test Users' Results:

Veteran ID	Age	Service Branch	Years of Service	Primary Disability	Secondary Disability	Approved on First Attempt
VET-1	34	Army	10	Tinnitus	Migraines	Yes
VET-2	45	Navy	15	Hearing Loss	Anxiety	No
VET-3	38	Marines	8	Knee Injury		Yes
VET-4	50	Air Force	20	Back Pain	Hip Pain	Yes
VET-5	42	Army	12	Traumatic Brain Injury	Depression	Yes
VET-6	30	Navy	6	Sleep Apnea		Yes
VET-7	47	Air Force	18	Anxiety		No
VET-8	53	Marines	22	Shoulder Injury		Yes
VET-9	39	Army	7	Chronic Fatigue	Depression	Yes
VET-10	44	Navy	14	Migraines	Tinnitus	Yes

Total Serviceable Market: Competition

Feature	Vet Mentor AI	Vet Claims AI	Claims Hero	Disability Chat
AI Powered Claims	✓ Yes	✓ Yes	✓ Yes	✓ Yes
C&P Exam Simulation	✓ Yes	✓ No	✓ No	✓ No
Suicidal Ideation Detection	✓ Yes	✓ No	✓ No	✓ No
Virtual VSO	✓ Yes	✓ No	✓ No	✓ No
Lifetime Access	✓ Yes	✓ No	✓ No	✓ No
Service Lifecycle Integration	✓ Yes	✓ Yes	✓ Yes	✓ No
Pricing	$149./$99.	$350. claim	$550. claim	$350 access
AI Claim Optimizer	✓ Yes	✓ No	✓ No	✓ No
Claims Success Tracker	✓ Yes	✓ No	✓ No	✓ No