

VHV2020, Inc
AFFILIATION AGREEMENT

This agreement is entered into this ____ day of _____ 202____ at _____, by and between:

_____, of legal age, American citizen, and currently residing at _____ with mobile number _____ and e-mail address _____,

here in after referred to as "Veteran" or "Affiliate".

-and-

VHV 2020, Inc., a corporation duly existing under Philippine laws, with principal office address at 514-D PINATUBO ST., BRGY. MALABANIAS, ANGELES CITY, represented herein by its PRESIDENT, CHERRY MAE PASTORITE BERDIN, hereinafter referred to as "VHV2020, Inc.," or "Company".

The Veteran/Affiliate and VHV2020, Inc., Company shall be collectively referred herein as "PARTIES".

WITNESSETH, that—

WHEREAS, the veteran intends to be an affiliate of VHV2020, Inc., for its programs and resources.

WHEREAS, VHV2020 Inc's program and resources include but not limited to access to online and face-to-face medical consultant services through qualified and experienced medical professionals.

WHEREAS, VHV2020, Inc., is willing to include the veteran as its affiliate subject to the condition that the veteran strictly abides by the existing rules and regulations, terms of use and other measures of standards that may be imposed upon by VHV2020, Inc

WHEREAS, the parties acknowledge and understand that:

1. VHV2020, INC, does not assist the Veteran /Affiliate with the preparation, presentation and prosecution of VA disability claims for VA benefits and awards.
2. The Veteran/affiliate has and remains to have the obligations to prepare and file his/her own claim and is free to use and utilize relevant and pertinent government websites, and/or engage the services of accredited VSO or VA claims agents.
3. VHV2020 Inc. is NOT an accredited VSO, agent, attorney or entity recognized by the Department of Veterans Affairs (VA) and is not affiliated with the VA in any way, manner or consequence directly or indirectly or indirectly. Consequently, VHV2020 Inc. does not give, provide nor render legal advice or make any representation of the same to the Veteran/Affiliate.
4. The opinions of the independent medical consultant are merely advisory in nature and are never intended to be taken as an official directive from VHV2020 Inc. to do or not to do a particular act.
5. The Veteran has full and unhampered control over his/her legal administrative affairs relative to his/her claims that he/she may have with the proper government entity and is not in any manner influenced by VHV2020 Inc.
6. This Affiliation Agreement does not guarantee any successful claims for the Veteran/Affiliate but is primarily to allow the Veteran/Affiliate to be part of a community of equally relatable or similarly situated individuals of the sector of the society and enjoy the technical support of the Company and its other affiliates.
7. Affiliation is not required to make a claim for disability benefits nor it to be construed as a condition precedent in any application for benefits or its successful outcome.

8. The Veteran is fully conscious and is on his/her informed consent to affiliate with VHV2020 Inc. in his/her own freewill and volition. The affiliation with VHV2020 Inc. does not restrict the Veteran from joining other groups or organizations as he/she so wishes.
9. The Veteran has the responsibility to ensure that the documents needed for his/her claim will be submitted to the VA or other proper government agency in a timely manner and that said documents are complete with no lacking pages or sections. VHV2020 Inc. is not responsible for the submission of the Veteran's documentary requirements to the VA or for any other application.
10. The affiliation is without any pre-existing monetary consideration and that the veteran has not paid any fees or consideration for and upon the execution of this agreement.
11. The Veteran is free to consult a lawyer of his/her own choice to review this agreement prior to its execution and is free to raise, inform and suggest changes to any of its provisions. Should the Veteran fail to signify his/her intent to do so shall be construed as a waiver, and this agreement and all its terms and conditions stipulated herein shall be interpreted in its simplest term and form.

NOW THEREFORE, for and in consideration of the foregoing premises, the PARTIES have hereunto agreed as follows:

1. This agreement shall commence from the time it is executed and may only be terminated upon by the Veteran after it has completed his obligation agreed hereunder or through a written notice of consent of VHV2020 Inc.
2. The Veteran shall be given access to unlimited consultation within reasonable office/business hours with medical and qualified consultants for purposes of Disability Benefits Questionnaire (DBQ) reviews and

credible medical and reasonable opinions on implications and consequences of his/her claim.

3. The Veteran shall be given access to the resources of VHV2020, Inc. for purposes of educating, informing him relative to his/her claims and further aid in his/her existing medical evidence of record through online support, available literatures, and experiences of other affiliates.
4. The Veteran shall provide his/her true, correct and current contact details and agrees to take calls or any correspondence from VHV2020, Inc. or any of the independent medical experts or consultants for any matter that will be significant for his/her VA claim, including but not limited to sharing and exchanging information.
5. The Veteran commits to keep/his/her e-benefits active and if not yet registered, that he/she will register to the same through the government website, www.ebenefits.va.gov. said account created under the website will be completely confidential on the part of the Veteran. VHV2020, Inc. shall not have access to the Veteran's account.
6. The Veteran shall pay six (6) times the increase in his/her monthly benefits award from the government or if he/she affiliates for the purpose of initial claim, six (6x) times the award given by VA, which shall become due only after the Veteran has been given the initial or increased award, whichever is applicable.
7. In relation to the immediately preceding paragraph, the veteran has the following option as mode of payment.
 - a. **LUMP SUM PAYMENT** – a one-time payment by the Veteran. VHV2020, Inc. shall extend a 10% discount on the total invoice amount. The payment shall be remitted to VHV2020, Inc. within two (2) calendar days of the first month the Veteran receives his/her new VA disability benefits from the VA.

- b. **HALFDOWN OPTION** – a haft down payment of the total invoice by the affiliate, the remaining haft shall be payable in six (6) equal monthly installments payable every 2nd of the succeeding months.
 - c. **MONTHLY AMORTIZATION FOR HOMELESS VETERAN** – payment of the invoice amount for twelve (12) months on a monthly basis. The payment shall be made monthly at the rate of ½ of the monthly increase for the next twelve (12) months from the time when homeless veteran receives his/her new VA disability benefits from the VA. Payment shall be made 2 calendar days after the monthly release of the disability benefits or award.
 - d. **STANDARD PAYMENT PLAN WITHOUT DISCOUNT** - 100% of your new pay for 6 individual equal payments, no discount. You keep your backpay and your original amount that you already had before signing the initial contract.
8. Supplemental fees will be charged to the Veteran only after he/she receives his/her disability benefits under the following circumstances.
- a. The Veteran has a pending claim not yet adjudicated by the VA or a claim for additional benefits upon application for affiliation with VHV2020, Inc. As a general rule, VHV2020 Inc. shall not accept applications for affiliations of veterans with these circumstances, however, if the Veteran options to continue the affiliation with VHV2020, Inc. under these circumstances, he/she shall pay VHV2020 Inc. the amount equivalent to six (6) months of the actual benefit adjudicated by the VA or the additional benefits granted by the VA.
 - b. Claims under concurrent Retirement Disability Pay (CRDP). If the veteran receives a total disability rating of 10% to 40% and reaches the threshold rating of 50% or more due to the affiliation with VHV2020, Inc. the Veteran shall pay the amount of six (6) times the increase of his/her monthly benefit award.

- c. The Veteran reaches the 50% threshold. In the event that the veteran reaches the 50% threshold, he/she will not on receive retirement pay but also disability pay. The veteran hereby unconditionally agrees to pay VHV2020, Inc. the amount equivalent to a total of (6) months of his/her disability paycheck.
- d. Clear and Unmistakable Error (CUE) claim. If by virtue of the Veteran's affiliation to VHV2020 Inc. the veteran discovers this error and as a result, the VA retroactively pays him/her the differential amount to pay VHV2020 Inc. the amount equivalent to six (6) months of the highest CUE claim
- e. **Individual Unemployability (IU)** with a claim to get either a 100% scheduler VA rating or 100% Permanent and total (P&T) rating. The Veteran, upon successful grant of the claim by virtue of his/her affiliation with VHV2020 Inc. shall pay a flat rate of \$5,000.
- f. Rated at 100% scheduler with a claim to get 100%, Permanent and Total (P&T) rating. The Veteran upon the successful grant of the claim by virtue of his affiliation with VHV2020, Inc. shall pay a flat rate of \$5,000.
- g. **Special Monthly Compensation (SMC's)** – The Veteran upon successful grant of the claim from 100% Permanent and Total (P&T) by virtue of his affiliation with VHV2020 Inc., rated to SMC – K or S, will be 6 times of the difference increase to be used against the \$5,000 maximum for SMC – L / ½ (Aid & attendance) is a flat rate \$5,000.
- h. **Traumatic Brain Injury (TBI)**. The Veteran upon the successful grant of the TBI claim from 100% Permanent and Total (P&T) by virtue of his affiliation with VHV2020 Inc. shall pay \$10,000 as a thank you on the back end. However, if the Veteran rated at SMC's, as a thank you on the back end upon the successful of TBI claim shall pay a flat rate \$5,000.

- i. Automobile Allowance and Automobile Adaptive Equipment**
- The Veteran shall pay \$2,500 as a thank you on the back end upon the successful grant for the Education.
 - j. Impending reduction of rating by VA.** Upon the advance through formal communication of VA of the intended reduction of service-connected rating of the veteran stated in the said letter, VHV2020 Inc. will send the Veteran advisories and suggestions, which the veteran may or may not take to present to the VA. The veteran shall pay VHV2020 Inc. the equivalent of 6 months of the retained rating not later than 90 calendar days from the date of he/she receives the VHV2020 Inc. advisory.
 - k. Temporary increased rating due to subsequent events after the grant of the original claim of the veteran.** Successful convalescence benefits or other subsequent benefits granted to the veteran during the subsistence of his/her affiliation to VHV2020 Inc. and the utilization of the latter's resources shall be paid the amount of equivalent to six months of the difference of the prior benefits and the subsequent temporary increase in the Veteran's benefits. In the events VHV2020 Inc. referred the matter to an independent medical consultant, the veteran shall pay an additional amount equivalent to 10% of the retroactive lump sum benefits given by the VA.
- 9. Any delay in the payment of any amount stated in the preceding paragraph shall incur a penalty amounting to \$100 per month.**
- 10. VHV2020 Inc. shall be entitled to payment for its offered programs and packages to the Veteran the equivalent amount of six times the difference between the previous monthly compensation benefits award (from previously awarded military service-connected disability claims percentage if any) and the total newly awarded monthly compensation and percentage awarded which may originate from VA compensation and pension, special monthly compensation, concurrent retirement**

and disability pay, additional spouse / dependent award, combat related, aid & attendance, DIC, and any and all other awards which will be given to the Veteran.

11. In all the foregoing provisions on the obligation of the Veteran, it is unequivocally known to the latter that the payment schedule to be followed will be that as indicated in the **LUMP SUM** or **MONTHLY AMORTIZATION** packages, unless otherwise stated.

DISCLAIMER OF WARRANTIES AND REPRESENTATION

12. It shall be understood that VHV2020 Inc. generally **accommodates** veterans/affiliates who have yet filed their claims application, but the former is not restricted to **accommodating** affiliates/veterans with pending claims not yet adjudicated by the VA or those additional claims by the Veteran after the VA has already been awarded.
13. VHV2020 Inc shall have the necessary tools, software, training, seminars/webinars, symposia, information technology and other associated implements that the affiliates may utilize for their individual claims through digital means. These resources are for FREE.
14. Upon the execution of this Agreement, the veteran/affiliate will receive a link and his/her security details of his/her account for him to take advantage of all the resources of VHV2020 Inc. This service is FREE.
15. VHV2020 Inc. shall refer the Veteran's inquiries to an independent medical expert/consultant who has the expertise and knowledge to provide and render sound advice which may lead to the successful award of the claim. VHV2020 Inc. shall in no way receive, claim any benefits, income, commission or fee for its referral. VHV2020 Inc.'s referral acts are FREE. The medical consultant's actual service, consultation or advice may be charged accordingly by the said expert.
16. VHV2020 Inc. shall create a digital storage unit for the affiliate that he/she can use to store all documents that he/she perceives to be

useful for his/her consent to the creation of the said digital storage and the use of the same shall be dependent solely on the Affiliate/Veteran and the control of digital storage shall be fully controlled by him.

17. VHV2020 Inc. may review the Veteran's supporting documents, but it shall in no way influence the latter's course of action relative to his/her claims.
18. VHV2020 Inc. this agreement, or any of its provisions shall NOT in any way be construed as a guarantee of the veterans/affiliate's disability/retirement claim to the VA. The outcome of the veteran's/affiliate's claims is dependent on the submitted evidence, documents and records, documents and records, and the appreciation of the VA thereof.
19. After review of the Veteran's/Affiliate's medical records and other supporting documents. VHV2020 Inc. shall provide its advisory on the strengths and weaknesses of the records and shall give recommendations to the Veteran/Affiliate to seek his/her own attorney, if necessary for the success of the claim. It shall be understood that any recommendation given should not be construed in any way as legal advice.
20. The referrals VHV2020 Inc. made to independent medical consultants are given to the Veteran/Affiliate and it is upon the discretion of the independent consultant whether or not to take the cause of the Veteran/Affiliate. Independent medical consultants may decline in taking the cause of the veteran/affiliate and the former shall be free to do so without fear of reprisal from the latter.
21. It shall remain the responsibility of the veteran/affiliate to ensure the authenticity, validity, genuineness and accuracy of his/her supporting documentation. VHV2020 Inc., do not and cannot in any manner, warrant the authenticity, validity, genuineness and accuracy of the veteran/affiliate's documents.
22. Medical consultants/professionals/experts mentioned in this agreement are independent and separate individuals and/or entities

from VHV2020 Inc. Their actions, demeanor and other professional dealings with the veteran/affiliate to any third party shall not bind VHV2020 Inc., nor shall it present VHV2020 Inc. of the medical consultants/professionals/experts shall remain between them and shall not bind VHV2020 Inc. and shall not be free and harmless from any incidents arising in and from such transactions.

23. When the veteran/affiliate has a specific Mental Health Claim which may require him/her to seek an Independent Medical Opinion by a specialized mental health professional who holds specific VA required credentials, the veteran/affiliate may use VA staff doctors or a private provider. In cases where he/she elects or chooses to use a private provider, it shall be understood that he/she is aware that the private provider may charge a fee outside of VHV2020 Inc.
24. VHV2020 Inc. is not an accredited VSO, claims agent, or attorney and the company will not represent the Affiliate in all proceedings before VA.
25. VHV2020 Inc., disclaims any and all warranties of any kind whether express or implied, statutory or otherwise,
26. It shall be understood that independent medical providers in VHV2020 Inc. vetted referral network charges fees at the rate of \$150 per DBQ, \$150 per Nexus letter, \$30 per medical certificate, and \$30 per prescription for either prosthetic or medication for an independent psychological evaluation. \$100 per DBQ, \$100 per Nexus letter, \$30 per certificate of treatment, and \$30 per prescription for orthopedic evaluation. If any medical evidence requires an in-person evaluation, such as a Range of Motion (ROM) test or a medical diagnosis of disability/condition from a Medical Doctor (MD), the independent medical providers in the vetted referral network reserve the right to charge an additional fee.

27. Any and all information gathered by reason of or by virtue of this Agreement shall be treated in full confidentiality.

IN WITNESS WHEREOF, the **PARTIES** hereunto set their hand this _____ day of _____ 2026 at Angeles City, Philippines.

(Signature over printed name)
VETERAN/AFFILIATE

VHV2020 INC.,

Represented by:

CHERRY MAE PASTORITE BERDIN