

By: Representatives Carpenter, Newman,
Hulum, Hall

To: Military Affairs

HOUSE BILL NO. 1076

1 AN ACT TO CREATE THE "SAFEGUARDING AMERICAN VETERAN
2 EMPOWERMENT (SAVE) ACT OF 2026"; TO PROHIBIT A PERSON FROM
3 RECEIVING COMPENSATION FOR REFERRING AN INDIVIDUAL TO A PERSON TO
4 ADVISE OR ASSIST THE INDIVIDUAL WITH A VETERANS' BENEFIT MATTER;
5 TO PROHIBIT A PERSON FROM RECEIVING COMPENSATION FOR A SERVICE
6 RENDERED IN CONNECTION WITH A CLAIM FILED WITHIN ONE YEAR OF A
7 VETERAN'S PRESUMPTIVE PERIOD OF ACTIVE-DUTY RELEASE, UNLESS THE
8 VETERAN ACKNOWLEDGES BY SIGNING A WAIVER THAT THE VETERAN IS
9 WITHIN SUCH PERIOD AND CHOOSING TO DENY FREE SERVICES THAT ARE
10 AVAILABLE TO THE VETERAN; TO REQUIRE A PERSON WHO SEEKS TO RECEIVE
11 COMPENSATION FOR ADVISING, ASSISTING, OR CONSULTING WITH AN
12 INDIVIDUAL IN CONNECTION WITH A VETERANS' BENEFIT MATTER TO,
13 BEFORE RENDERING ANY SERVICES, MEMORIALIZE THE SPECIFIC TERMS
14 UNDER WHICH THE AMOUNT TO BE PAID WILL BE DETERMINED IN A WRITTEN
15 AGREEMENT SIGNED BY BOTH PARTIES; TO PROHIBIT A PERSON FROM
16 CHARGING AN INITIAL OR NONREFUNDABLE FEE FOR ADVISING, ASSISTING,
17 OR CONSULTING WITH AN INDIVIDUAL ON A VETERANS' BENEFIT MATTER; TO
18 PROHIBIT A PERSON FROM GUARANTEEING, EITHER DIRECTLY OR BY
19 IMPLICATION, A SUCCESSFUL OUTCOME OR THAT AN INDIVIDUAL IS CERTAIN
20 TO RECEIVE SPECIFIC VETERAN BENEFITS OR A SPECIFIC LEVEL,
21 PERCENTAGE, OR AMOUNT OF VETERAN BENEFITS; TO PROVIDE THAT A
22 PERSON WHO ADVISES, ASSISTS, OR CONSULTS ON VETERANS' BENEFIT
23 MATTERS FOR COMPENSATION MAY NOT USE A VETERAN'S PERSONAL LOG-IN,
24 USERNAME, OR PASSWORD INFORMATION TO ACCESS THE VETERAN'S MEDICAL,
25 FINANCIAL, OR GOVERNMENT BENEFITS INFORMATION AND MUST ENSURE THAT
26 ANY INDIVIDUAL WHO HAS ACCESS TO A VETERAN'S MEDICAL OR FINANCIAL
27 INFORMATION UNDERGOES A BACKGROUND CHECK PRIOR TO HAVING ACCESS TO
28 SUCH INFORMATION; AND FOR RELATED PURPOSES.

29 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

30 **SECTION 1.** This act shall be known and may be cited as the
31 "Safeguarding American Veteran Empowerment (SAVE) Act of 2026".



32 **SECTION 2.** (1) For the purposes of this section, the
33 following words and phrases shall have the meanings as defined in
34 this subsection unless the context clearly indicates otherwise:

35 (a) "Compensation" means any money, thing of value, or
36 economic benefit conferred on, or received by, any person in
37 return for services rendered, or to be rendered, by himself or
38 herself or another.

39 (b) "Veterans' benefits matter" means the preparation,
40 presentation, or prosecution of any claim affecting any person who
41 has filed or expressed an intent to file a claim for any benefit,
42 program, service, commodity, function, status, or entitlement for
43 which veterans, their dependents, their survivors, or any other
44 individual are eligible under the laws and regulations
45 administered by the United States Department of Veterans' Affairs
46 or the State Veterans Affairs Board.

47 (c) "Person" means any natural person, corporation,
48 trust, partnership, incorporated or unincorporated association, or
49 any other legal entity.

50 (2) (a) A person may not receive compensation for referring
51 any individual to another person to advise or assist the
52 individual with any veterans' benefits matter.

53 (b) A person may not act as a veteran's agent or
54 attorney with respect to a veteran's benefit matter unless such
55 person has been recognized for such purposes by the Secretary of
56 Veterans Affairs.



57 (c) A person may not receive any compensation for any
58 services rendered in connection with any claim filed within the
59 one (1) year presumptive period of active-duty release, unless the
60 veteran acknowledges by signing a waiver that he or she is within
61 this period and choosing to deny free services available to him or
62 her.

63 (d) A person seeking to receive compensation for
64 advising, assisting, or consulting with any individual in
65 connection with any veterans' benefits matter must, before
66 rendering any services, enter into a written agreement, signed by
67 both parties, which memorializes the specific terms under which
68 the compensation to be paid will be determined. Compensation must
69 be contingent solely upon securing an increase in benefits
70 awarded, and if successful, compensation cannot exceed five (5)
71 times the amount of the monthly increase in benefits awarded based
72 on the claim. A person may not charge an initial fee for
73 advising, assisting, or consulting with an individual on a
74 veterans' benefit matter.

75 (e) A person may not guarantee, either directly or by
76 implication, a successful outcome or that an individual is certain
77 to receive specific veterans' benefits or that an individual is
78 certain to receive a specific level, percentage, or amount of
79 veterans' benefits.

80 (f) (i) Any person who advises, assists, or consults
81 on veterans' benefits matters for compensation must provide the



82 following disclosure at the outset of the business relationship,
83 before entering into a written agreement as described in paragraph
84 (d) of this subsection:

85 "This business is not sponsored by, or affiliated
86 with, the United States Department of Veterans' Affairs,
87 the State Veterans Affairs Board, or any other federally
88 chartered veterans' service organization. Other
89 organizations including, but not limited to, the State
90 Veterans Affairs Board, a local veterans' service
91 organization, and other federally chartered veterans'
92 service organizations may be able to provide you with
93 this service free of charge. Products or services
94 offered by this business are not necessarily endorsed by
95 any of these organizations. You may qualify for other
96 veterans' benefits beyond the benefits for which you are
97 receiving services here."

98 (ii) The written disclosure must appear in at
99 least twelve (12) point type in an easily identifiable place in
100 the person's agreement with the individual seeking services. The
101 individual must sign the document in which the written disclosure
102 appears to represent his or her understanding of these provisions.
103 The person offering services must retain a copy of the written
104 disclosure while providing veterans' benefits services for
105 compensation to the individual and for at least one (1) year after
106 the date on which the service relations terminate.



107 (g) Persons who advise, assist, or consult on veterans'
108 benefits matters for compensation:

109 (i) May not use a veteran's personal log-in,
110 username, or password information to access that veteran's
111 medical, financial, or government benefits information; and

112 (ii) Must ensure that any individual who has
113 access to veterans' medical or financial information undergoes a
114 background check prior to having access to that information.
115 The background check must be conducted by a reputable source and
116 include identity verification and a criminal records check.

117 (3) A violation of the provisions of this section
118 constitutes an unfair, false, misleading, or deceptive act or
119 practice in the conduct of trade or commerce under Section
120 75-24-1, et seq., Mississippi Code of 1972. Each day a violation
121 continues is a separate violation.

122 (4) This section does not apply to, limit, or expand the
123 requirements imposed on agents, attorneys, or other
124 representatives accredited by the United States Department of
125 Veterans Affairs and regulated by that agency.

126 **SECTION 3.** This act shall take effect and be in force from
127 and after July 1, 2026.

