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# SENATE BILL No. 231

AM023102 has been incorporated into introduced printing.

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**Synopsis:** Assistance in obtaining veterans' benefits.

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2026

IN 231—LS 6559/DI 116



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Introduced

Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

## SENATE BILL No. 231

A BILL FOR AN ACT to amend the Indiana Code concerning public safety.

*Be it enacted by the General Assembly of the State of Indiana:*

1 SECTION 1. IC 10-17-16 IS ADDED TO THE INDIANA CODE  
2 AS A **NEW CHAPTER** TO READ AS FOLLOWS [EFFECTIVE  
3 JULY 1, 2026]:

4 **Chapter 16. Prohibition of Receiving Compensation for  
5 Assisting a Person in Obtaining Veterans' Benefits**

6 **Sec. 1. As used in this chapter, "compensation" means the  
7 payment of:**

- 8     (1) money;
- 9     (2) a thing of value; or
- 10    (3) a financial benefit.

11 **Sec. 2. As used in this chapter, "person" means:**

- 12    (1) an individual;
- 13    (2) a corporation;
- 14    (3) a business trust;
- 15    (4) an estate;

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- (5) a trust;**
- (6) a partnership;**
- (7) a limited liability company;**
- (8) an association;**
- (9) a joint venture;**
- (10) a public corporation;**
- (11) a government or governmental subdivision, agency, or instrumentality; or**
- (12) any other legal or commercial entity.**

**Sec. 3. As used in this chapter, "qualified consultant" means**

a:

(1) person accredited under 38 CFR 14.629 (as in effect July 1, 2025), including:

- (A) a representative of a recognized organization;
- (B) an agent; or
- (C) an attorney; or

(2) registered veteran benefits consultant, as described in IC 25-45.

**Sec. 4. As used in this chapter, "veterans' benefits matter" means the preparation, presentation, or prosecution of any claim affecting any person who has filed, or expressed an intent to file, a claim for any benefit, program, service, commodity, function, status, or entitlement for which veterans, their dependents, their survivors, or any other individuals are eligible under the laws and regulations administered by the United States Department of Veterans Affairs or the United States Department of Defense pertaining to veterans, their dependents, their survivors, and any other individual eligible for those benefits.**

Sec. 5. (a) This subsection does not apply to a qualified consultant. A person may not receive compensation for:

**(1) the preparation, presentation, or prosecution of; or  
(2) advising, consulting, or assisting an individual regarding;**

(b) A person may not do the following:

b) A person may not do the following:

- (1) Receive compensation for referring an individual to another person to:

other person to

(A) prepare;  
(B) present, prosecute, or advise on; or

(B) present, prosecute, or advise on, or  
(C) consult or assist the individual regarding:

(C) consult or assist the  
a veterans' benefits matter

**(2) Receive, with respect to an individual's veterans' benefits matter, compensation for services rendered before the date**



**on which a notice of disagreement, decision review, or appeal is filed, whichever occurs first.**

(3) Guarantee, either directly or by implication, that any individual is certain to receive specific veterans' benefits or that any individual is certain to receive a specific level, percentage, or amount of veterans' benefits.

**(4) Receive excessive or unreasonable fees as compensation for the preparation, presentation, or prosecution of, or advising, consulting, or assisting an individual regarding a veterans' benefits matter. The factors articulated in 38 CFR 14.636 (as in effect January 1, 2025) govern the determination of whether a fee is excessive or unreasonable.**

### **(5) Condition repayment of fees:**

(A) upon the opening of a joint account with the recipient of veterans' benefits from which the person may make withdrawals;

(B) upon the use of electronic funds transfers (as defined in 15 U.S.C. 1693a(7)); or

**(C) by requiring an individual to act, in any manner, in violation of 12 CFR 1005.10(c)(1), regardless of whether the provision would otherwise be applicable to the transaction.**

(6) Collect, or attempt to collect, any fee for services rendered after receipt of benefits by a veteran, the veteran's dependents, the veteran's survivors, or any other individual eligible for the benefits, if the person participated in the veterans' benefits matter prior to the issuance of veterans' benefits, and if the transaction was structured with an intent to avoid any of the prohibitions of this chapter. There is a rebuttable presumption that any collection, or attempted collection, of the fees was in violation of this chapter.

**Sec. 6. A qualified consultant seeking to receive compensation for:**

(1) the preparation, presentation, or prosecution of; or

(2) advising, consulting, or assisting an individual regarding; a veterans' benefits matter shall, before rendering any services, enter into a written agreement signed by both parties that adheres to all criteria specified in 38 CFR 14.636 (as in effect July 1, 2025), including all terms regarding the individual's payment of fees for services rendered.

**Sec. 7. A qualified consultant may not advise or assist for compensation any individual concerning any veterans' benefits**

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1       **matter without clearly providing, at the outset of the business**  
2       **relationship, the following disclosure, both orally and in writing:**

3       **"This business is not sponsored by, or affiliated with, the**  
4       **United States Department of Veterans Affairs or any other**  
5       **federally chartered veterans' service organization. Other**  
6       **organizations, including the Indiana Department of**  
7       **Veterans' Affairs, your local county veterans service officer,**  
8       **and other federally chartered veterans' service**  
9       **organizations, may be able to provide you with this service**  
10       **free of charge. Products or services offered by this business**  
11       **are not necessarily endorsed by any of these organizations.**  
12       **You may qualify for other veterans' benefits beyond the**  
13       **benefits for which you are receiving services here.".**

14       **The written disclosure shall appear in a least 12 point type and**  
15       **shall appear in a readily noticeable and identifiable place in the**  
16       **person's agreement with the individual seeking services. The**  
17       **individual shall verbally acknowledge understanding of the oral**  
18       **disclosure and shall sign the document in which the written**  
19       **disclosure appears to represent understanding of these provisions.**  
20       **The person offering services shall retain a copy of the written**  
21       **disclosure while providing veterans' benefits services for**  
22       **compensation to the individual and for at least one (1) year after**  
23       **the date on which the services relationship terminates.**

24       **Sec. 8. A qualified consultant that advises, assists, or consults**  
25       **an individual regarding veterans' benefits matters for**  
26       **compensation:**

27       **(1) may not use international call centers or data centers for**  
28       **processing veterans' personal information;**  
29       **(2) may not use a veteran's personal log-in, username, or**  
30       **password information to access the veteran's medical,**  
31       **financial, or government benefits information; and**  
32       **(3) must ensure that before any individual may have access**  
33       **to a veteran's medical or financial information, the**  
34       **individual must undergo a national criminal history**  
35       **background check by a consumer reporting agency regulated**  
36       **under 15 U.S.C. 1681 et seq. that includes a:**

37       **(A) verification of the applicant's identity;**  
38       **(B) search of the records maintained by all counties in**  
39       **Indiana or similar governmental units in another state,**  
40       **if the individual who is the subject of the background**  
41       **check resided in another state; and**  
42       **(C) multistate criminal data base search.**



1                   **Sec. 9. A violation of this chapter constitutes a deceptive act**  
 2                   **under IC 24-5-0.5.**

3                   **Sec. 10. A violation of this chapter in connection with a senior**  
 4                   **customer (as defined in IC 24-4.6-6-3(5)) constitutes a violation**  
 5                   **under IC 24-4.6-6.**

6                   **Sec. 11. If any clause, sentence, paragraph, or part of this**  
 7                   **chapter or the application thereof is determined by any court of**  
 8                   **competent jurisdiction to be invalid, the judgment shall not affect,**  
 9                   **impair, or invalidate the remainder of the chapter, but shall be**  
 10                  **confined in its operation to the clause, sentence, paragraph, or part**  
 11                  **directly involved in the controversy in which the judgment shall be**  
 12                  **been rendered.**

13                  SECTION 2. IC 24-4.6-6-5, AS ADDED BY P.L.250-2013,  
 14                  SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE  
 15                  JULY 1, 2026]: Sec. 5. (a) A senior consumer who is a victim of an act  
 16                  described in section 4(a) or 4(b) of this chapter, **or conduct in**  
 17                  **violation of IC 10-17-16**, may bring an action against the person who  
 18                  commits the act.

19                  (b) In an action brought against a person under this section, the  
 20                  court may order the person to:

- 21                   (1) return property or assets improperly obtained, controlled, or  
 22                   used; and
- 23                   (2) reimburse the senior consumer for any damages incurred or  
 24                   for the value of the property or assets lost as a result of the  
 25                   violation or violations of this chapter.

26                  (c) In addition to the remedy provided in subsection (b), a court  
 27                  may order the following:

- 28                   (1) For knowing violations committed by a person who is not in  
 29                   a position of trust and confidence:

- (A) payment of two (2) times the amount of damages  
 incurred or value of property or assets lost; and
- (B) payment of a civil penalty not exceeding five thousand  
 dollars (\$5,000).

- (2) For knowing violations committed by a person in a position  
 of trust and confidence:

- (A) payment of treble damages; and
- (B) payment of a civil penalty not exceeding ten thousand  
 dollars (\$10,000).

39                  (d) The court may award reasonable attorney's fees to a senior  
 40                  consumer that prevails in an action under this section. Actual damages  
 41                  awarded to a person under this section have priority over any civil  
 42                  penalty imposed under this chapter.



4 (f) The attorney general may bring an action to enjoin an alleged  
5 commission of financial exploitation of a senior consumer, **including**  
6 **conduct in violation of IC 10-17-16**, and may petition the court to  
7 freeze the assets of the person allegedly committing financial  
8 exploitation of a senior consumer in an amount equal to but not greater  
9 than the alleged value of lost property or assets for purposes of  
10 restoring to the victim the value of the lost property or assets. The  
11 burden of proof required to freeze the assets of a person allegedly  
12 committing financial exploitation of a senior consumer is by a  
13 preponderance of the evidence. In addition, the court may:

14 (1) issue an injunction;  
15 (2) order the person to make payment of the money unlawfully  
16 received from the senior consumer or senior consumers, to be  
17 held in escrow for distribution to the aggrieved senior consumer  
18 or senior consumers;

19 (3) for knowing violations, increase the amount of restitution  
20 ordered under subdivision (2) in any amount up to three (3)  
21 times the amount of damages incurred or value of property or  
22 assets lost;

23 (4) order the person to pay to the state the reasonable costs of the  
24 attorney general's investigation and prosecution related to the  
25 action;

26 (5) provide for the appointment of a receiver;

27 (6) for knowing violations by a person who is not in a position of  
28 trust and confidence, order the person to pay a civil penalty of up  
29 to five thousand dollars (\$5,000) per violation; and

(7) for knowing violations by a person in a position of trust and confidence, order the person to pay a civil penalty of up to ten thousand dollars (\$10,000) per violation.

33 (g) In an action under subsection (a) or (f), the court may void or  
34 limit the application of contracts or clauses resulting from the financial  
35 exploitation.



1       against that party or that the party may be directed to pay by any  
 2       interlocutory order, by the final judgment, or on appeal.

3       (i) Any person who violates the terms of an injunction issued  
 4       under subsection (f) shall forfeit and pay to the state a civil penalty of  
 5       not more than fifteen thousand dollars (\$15,000) per violation. For the  
 6       purposes of this section, the court issuing the injunction shall retain  
 7       jurisdiction, the cause shall be continued, and the attorney general  
 8       acting in the name of the state may petition for recovery of civil  
 9       penalties. Whenever the court determines that an injunction issued  
 10      under subsection (f) has been violated, the court shall award reasonable  
 11      costs to the state.

12      SECTION 3. IC 24-5-0.5-3, AS AMENDED BY P.L.104-2024,  
 13      SECTION 42, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE  
 14      JULY 1, 2026]: Sec. 3. (a) A supplier may not commit an unfair,  
 15      abusive, or deceptive act, omission, or practice in connection with a  
 16      consumer transaction. Such an act, omission, or practice by a supplier  
 17      is a violation of this chapter whether it occurs before, during, or after  
 18      the transaction. An act, omission, or practice prohibited by this section  
 19      includes both implicit and explicit misrepresentations.

20      (b) Without limiting the scope of subsection (a), the following  
 21      acts, and the following representations as to the subject matter of a  
 22      consumer transaction, made orally, in writing, or by electronic  
 23      communication, by a supplier, are deceptive acts:

- 24       (1) That such subject of a consumer transaction has sponsorship,  
 25       approval, performance, characteristics, accessories, uses, or  
 26       benefits it does not have which the supplier knows or should  
 27       reasonably know it does not have.
- 28       (2) That such subject of a consumer transaction is of a particular  
 29       standard, quality, grade, style, or model, if it is not and if the  
 30       supplier knows or should reasonably know that it is not.
- 31       (3) That such subject of a consumer transaction is new or  
 32       unused, if it is not and if the supplier knows or should reasonably  
 33       know that it is not.
- 34       (4) That such subject of a consumer transaction will be supplied  
 35       to the public in greater quantity than the supplier intends or  
 36       reasonably expects.
- 37       (5) That replacement or repair constituting the subject of a  
 38       consumer transaction is needed, if it is not and if the supplier  
 39       knows or should reasonably know that it is not.
- 40       (6) That a specific price advantage exists as to such subject of a  
 41       consumer transaction, if it does not and if the supplier knows or



1 should reasonably know that it does not.  
2 (7) That the supplier has a sponsorship, approval, or affiliation  
3 in such consumer transaction the supplier does not have, and  
4 which the supplier knows or should reasonably know that the  
5 supplier does not have.  
6 (8) That such consumer transaction involves or does not involve  
7 a warranty, a disclaimer of warranties, or other rights, remedies,  
8 or obligations, if the representation is false and if the supplier  
9 knows or should reasonably know that the representation is false.  
10 (9) That the consumer will receive a rebate, discount, or other  
11 benefit as an inducement for entering into a sale or lease in  
12 return for giving the supplier the names of prospective  
13 consumers or otherwise helping the supplier to enter into other  
14 consumer transactions, if earning the benefit, rebate, or discount  
15 is contingent upon the occurrence of an event subsequent to the  
16 time the consumer agrees to the purchase or lease.  
17 (10) That the supplier is able to deliver or complete the subject  
18 of the consumer transaction within a stated period of time, when  
19 the supplier knows or should reasonably know the supplier could  
20 not. If no time period has been stated by the supplier, there is a  
21 presumption that the supplier has represented that the supplier  
22 will deliver or complete the subject of the consumer transaction  
23 within a reasonable time, according to the course of dealing or  
24 the usage of the trade.  
25 (11) That the consumer will be able to purchase the subject of  
26 the consumer transaction as advertised by the supplier, if the  
27 supplier does not intend to sell it.  
28 (12) That the replacement or repair constituting the subject of a  
29 consumer transaction can be made by the supplier for the  
30 estimate the supplier gives a customer for the replacement or  
31 repair, if the specified work is completed and:  
32 (A) the cost exceeds the estimate by an amount equal to or  
33 greater than ten percent (10%) of the estimate;  
34 (B) the supplier did not obtain written permission from the  
35 customer to authorize the supplier to complete the work  
36 even if the cost would exceed the amounts specified in  
37 clause (A);  
38 (C) the total cost for services and parts for a single  
39 transaction is more than seven hundred fifty dollars (\$750);  
40 and  
41 (D) the supplier knew or reasonably should have known that

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the cost would exceed the estimate in the amounts specified in clause (A).

(13) That the replacement or repair constituting the subject of a consumer transaction is needed, and that the supplier disposes of the part repaired or replaced earlier than seventy-two (72) hours after both:

(A) the customer has been notified that the work has been completed; and

(B) the part repaired or replaced has been made available for examination upon the request of the customer.

(14) Engaging in the replacement or repair of the subject of a consumer transaction if the consumer has not authorized the replacement or repair, and if the supplier knows or should reasonably know that it is not authorized.

(15) The act of misrepresenting the geographic location of the supplier by listing an alternate business name or an assumed business name (as described in IC 23-0.5-3-4) in a local telephone directory if:

(A) the name misrepresents the supplier's geographic location;

(B) the listing fails to identify the locality and state of the supplier's business;

(C) calls to the local telephone number are routinely forwarded or otherwise transferred to a supplier's business location that is outside the calling area covered by the local telephone directory; and

(D) the supplier's business location is located in a county that is not contiguous to a county in the calling area covered by the local telephone directory.

(16) The act of listing an alternate business name or assumed business name (as described in IC 23-0.5-3-4) in a directory assistance data base if:

(A) the name misrepresents the supplier's geographic location;

(B) calls to the local telephone number are routinely forwarded or otherwise transferred to a supplier's business location that is outside the local calling area; and

(C) the supplier's business location is located in a county that is not contiguous to a county in the local calling area.

(17) The violation by a supplier of IC 24-3-4 concerning cigarettes for import or export.

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(18) The act of a supplier in knowingly selling or reselling a product to a consumer if the product has been recalled, whether by the order of a court or a regulatory body, or voluntarily by the manufacturer, distributor, or retailer, unless the product has been repaired or modified to correct the defect that was the subject of the recall.

(19) The violation by a supplier of 47 U.S.C. 227, including any rules or regulations issued under 47 U.S.C. 227.

(20) The violation by a supplier of the federal Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.), including any rules or regulations issued under the federal Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.).

(21) A violation of IC 24-5-7 (concerning health spa services), as set forth in IC 24-5-7-17.

(22) A violation of IC 24-5-8 (concerning business opportunity transactions), as set forth in IC 24-5-8-20.

(23) A violation of IC 24-5-10 (concerning home consumer transactions), as set forth in IC 24-5-10-18.

(24) A violation of IC 24-5-11 (concerning real property improvement contracts), as set forth in IC 24-5-11-14.

(25) A violation of IC 24-5-12 (concerning telephone solicitations), as set forth in IC 24-5-12-23.

(26) A violation of IC 24-5-13.5 (concerning buyback motor vehicles), as set forth in IC 24-5-13.5-14.

(27) A violation of IC 24-5-14 (concerning automatic dialing-announcing devices), as set forth in IC 24-5-14-13.

(28) A violation of IC 24-5-15 (concerning credit services organizations), as set forth in IC 24-5-15-11.

(29) A violation of IC 24-5-16 (concerning unlawful motor vehicle subleasing), as set forth in IC 24-5-16-18.

(30) A violation of IC 24-5-17 (concerning environmental marketing claims), as set forth in IC 24-5-17-14.

(31) A violation of IC 24-5-19 (concerning deceptive commercial solicitation), as set forth in IC 24-5-19-11.

(32) A violation of IC 24-5-21 (concerning prescription drug discount cards), as set forth in IC 24-5-21-7.

(33) A violation of IC 24-5-23.5-7 (concerning real estate appraisals), as set forth in IC 24-5-23.5-9.

(34) A violation of IC 24-5-26 (concerning identity theft), as set forth in IC 24-5-26-3.

(35) A violation of IC 24-5.5 (concerning mortgage rescue

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18 SECTION 4. IC 25-45 IS ADDED TO THE INDIANA CODE AS  
19 A NEW ARTICLE TO READ AS FOLLOWS [EFFECTIVE JULY 1,  
20 2026]:

## **ARTICLE 45. VETERAN BENEFITS CONSULTANT**

## Chapter 1. Definitions

23           **Sec. 1. The definitions in this chapter apply throughout this**  
24           **article.**

25 Sec. 2. "Agency" means the Indiana professional licensing  
26 agency established by IC 25-1-5-3.  
27 Sec. 3. "Applicant" means a veteran benefits consultant who  
28 applies for a registration under this article.

29           **Sec. 4. "Registered veteran benefits consultant" means a**  
30           **person registered under this article.**

31 Sec. 5. "Veteran benefits consultant" means a person who:

**32 (1) receives compensation for:**

36 a veterans' benefits matter; and

## 42 Sec. 6. "Veterans' benefits matter" has the meaning set forth



1       in IC 10-17-16-4.

2           **Chapter 2. Registration Requirements**

3           **Sec. 1. (a) This article applies to a person who operates as a**  
 4           **veteran benefits consultant after December 31, 2026.**

5           **(b) This article does not apply to:**

- 6           **(1) a representative of a recognized organization;**
- 7           **(2) an agent; or**
- 8           **(3) an attorney;**

9           **accredited under 38 CFR 14.629 (as in effect July 1, 2025).**

10           **Sec. 2. Under IC 25-1-5.5, the agency shall maintain an**  
 11           **electronic registry of all veteran benefits consultants who:**

- 12           **(1) electronically apply for and meet the registration**  
          **requirements under this article;**
- 13           **(2) swear or affirm under penalty of perjury that the veteran**  
          **benefits consultant's representations and information**  
          **provided to the agency are true; and**
- 14           **(3) pay the fees under IC 25-45-3.**

15           **Sec. 3. To qualify for registration under this article, an**  
 16           **applicant must not have a violation:**

- 17           **(1) for a deceptive act under IC 24-5-0.5; or**
- 18           **(2) in connection with a senior customer (as defined in**  
          **IC 24-4.6-6-3(5)) under IC 24-4.6-6.**

19           **Sec. 4. (a) The agency shall electronically register only an**  
 20           **applicant who does the following:**

- 21           **(1) Electronically applies for the registration on a form**  
          **prescribed by the agency.**
- 22           **(2) Meets the requirements of this article.**
- 23           **(3) Pays the registration fee under IC 25-40-3.**

24           **(b) The application must include the information the agency**  
 25           **requires, including the following:**

- 26           **(1) The name and address of the applicant.**
- 27           **(2) Information pertaining to the applicant's military service.**
- 28           **(3) A national criminal history background check by a**  
          **consumer reporting agency regulated under 15 U.S.C. 1681**  
          **et seq. that includes a:**
- 29           **(A) verification of the applicant's identity;**
- 30           **(B) search of the records maintained by all counties in**  
          **Indiana or similar governmental units in another state,**  
          **if the individual who is the subject of the background**  
          **check resided in another state; and**
- 31           **(C) multistate criminal data base search.**
- 32           **(4) Verification of the individual's lawful status through the**



## United States Citizenship and Immigration Services.

**(5) The applicant's education background and training.**

**(6) Information concerning whether the applicant is:**

(A) part of a business; or

**(B) acting in their individual capacity.**

**(7) An attestation that the applicant will act only in an advisory role as described in IC 25-45-1-4.**

**Sec. 5. The agency shall approve or deny an application for registration. The agency shall return an incomplete application with a notation as to omissions.**

**Sec. 6. A registered veteran benefits consultant who continues to operate as a veteran benefits consultant shall:**

(1) renew the registration not more than ninety (90) days before the expiration of the registration; and  
(2) pay the renewal fee under IC 25-45-3.

Chapter 3. Fees

**Sec. 1. (a) The agency shall collect the following fees under this article:**

**(1) An initial registration fee of one hundred fifty dollars (\$150).**

- (2) A renewal fee every three (3) years of one hundred dollars (\$100).
- (3) A restoration fee of one hundred dollars (\$100).

**b) The fees collected by the agency under this article.**

(3) The fees collected by the agency under this section shall be deposited by the agency in the same manner as other fees collected by the agency are deposited.

## Chapter 4. Expiration of Registration

**Sec. 1. A registered veteran benefits consultant who fails to renew the veteran benefits consultant certificate of registration for a period of not more than five (5) years after the date the registration expires may renew the registration at any time within the five (5) year period after the registration expires by:**

**(1) electronically applying to the agency for renewal of the registration; and**

**(2) paying the renewal fee and the restoration fee under IC 25-45-3-1.**

**Sec. 2. After the five (5) year period referred to in section 1 of this chapter, the following apply:**

**(1) The agency may not restore the expired registration of a veteran benefits consultant.**

**(2) To again be registered under this chapter, a veteran benefits consultant must:**



- (A) make the same application to the agency as an applicant who has not been previously registered; and
- (B) meet all the requirements set forth in this article for an initial registration.

## Chapter 5. Unlawful Practice

**Sec. 1. (a)** A person may not use the title "registered veteran benefits consultant" unless the person is registered with the agency under this article.

**(b) A person may not:**

- (1) present as the person's own registration under this article the registration of another person;
- (2) make any false statement or representation or make a material omission of fact of any kind in obtaining a registration;
- (3) impersonate any other registered veteran benefits consultant; or
- (4) use an expired, suspended, or revoked registration.

c) A violation of this section constitutes a deceptive act under

(c) AVID

2026



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