

1 ENGROSSED HOUSE  
2 BILL NO. 2836

3 By: Duel and Burns of the House

4 and

5 Stanley of the Senate

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7 An Act relating to veterans; enacting the  
8 Safeguarding American Veteran Empowerment Act;  
9 defining terms; providing guidelines for advising  
veterans; providing penalties; providing for  
noncodification; providing for codification; and  
providing an effective date.

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13 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

14 SECTION 1. NEW LAW A new section of law not to be  
15 codified in the Oklahoma Statutes reads as follows:

16 This act shall be known and may be cited as the "Safeguarding  
17 American Veteran Empowerment Act" (SAVE Act).

18 SECTION 2. NEW LAW A new section of law to be codified  
19 in the Oklahoma Statutes as Section 239 of Title 44, unless there is  
20 created a duplication in numbering, reads as follows:

21 A. For purposes of this section:

22 1. "Compensation" means any money, thing of value, or economic  
23 benefit conferred on, or received by, any person in return for

1 services rendered, or to be rendered, by himself or herself or  
2 another;

3       2. "Veterans' benefits matter" means preparation, presentation,  
4 or prosecution of any claim affecting any person who has filed or  
5 expressed an intent to file a claim for any benefit, program,  
6 service, commodity, function, status, or entitlement for which  
7 veterans, their dependents, their survivors, or any other individual  
8 are eligible under the laws and regulations administered by the  
9 United States Department of Veterans Affairs or the Oklahoma  
10 Department of Veterans Affairs; and

11       3. Except as provided in paragraph 5 of subsection B of this  
12 act, "person" means any natural person, corporation, trust,  
13 partnership, incorporated or unincorporated association, or any  
14 other legal entity.

15       B. 1. No person may receive compensation for referring any  
16 individual to another person to advise or assist the individual with  
17 any veterans' benefits matter.

18       2. Any payment of fees by veterans for representation through  
19 agents shall be done in accordance with, and not contrary to,  
20 Section 14.636 of Title 38 of the Code of Federal Regulations.

21       3. No person may receive any compensation for any services  
22 rendered in connection with any claim filed within the one-year  
23 presumptive period of active-duty release, unless the veteran

1 acknowledges by signing a waiver that they are within this period  
2 and choosing to deny free services available to them.

3       4. A person seeking to receive compensation for advising,  
4 assisting, or consulting with any individual in connection with any  
5 veterans' benefits matter must, before rendering any services,  
6 memorialize the specific terms under which the amount to be paid  
7 will be determined in a written agreement signed by both parties.

8 Compensation must be purely contingent upon an increase in benefits  
9 awarded, and if successful, compensation must not exceed five times  
10 the amount of the monthly increase in benefits awarded based on the  
11 claim. No initial or nonrefundable fee may be charged by a person  
12 advising, assisting, or consulting an individual on a veterans'  
13 benefits matter.

14       5. No person will guarantee, either directly or by implication,  
15 a successful outcome or that any individual is certain to receive  
16 specific veterans' benefits or that any individual is certain to  
17 receive a specific level, percentage, or amount of veterans'  
18 benefits.

19       6. Any person advising, assisting, or consulting on veterans'  
20 benefits matters for compensation shall provide the following  
21 disclosure at the outset of the business relationship:

22       "This business is not sponsored by, or affiliated with, the  
23 United States Department of Veterans Affairs or the  
24 Oklahoma Department of Veterans Affairs, or any other

federally chartered veterans' service organization. Other organizations including, but not limited to, the Oklahoma Department of Veterans Affairs, a local veterans' service organization, and other federally chartered veterans' service organizations may be able to provide you with this service free of charge. Products or services offered by this business are not necessarily endorsed by any of these organizations. You may qualify for other veterans' benefits beyond the benefits for which you are receiving services here."

The written disclosure shall appear in at least 12 point font in an easily identifiable place in the person's agreement with the individual seeking services. The individual shall sign the document in which the written disclosure appears to represent understanding of these provisions. The person offering services shall retain a copy of the written disclosure while providing veterans' benefits services for compensation to the individual and for at least one (1) year after the date on which the service relations terminate.

7. Businesses advising, assisting, or consulting on veterans' benefits matters for a fee shall abide by the following:

- a. shall not utilize international call centers or data centers for processing veterans' personal information,
- b. shall not use a veteran's personal log-in, username, or password information to access that veteran's

1                   medical, financial, or government benefits  
2                   information, and

3                 c. shall ensure that any individual who has access to  
4                   veterans' medical or financial information undergoes a  
5                   background check prior to having access to that  
6                   information. The background check shall be conducted  
7                   by a reputable source and include identity  
8                   verification and a criminal records check.

9                 C. 1. A violation of the provisions of this section  
10          constitutes an unfair, false, misleading, or deceptive act or  
11          practice in the conduct of trade or commerce under the Oklahoma  
12          Consumer Protection Act.

13                 2. Civil penalties shall be in an amount ordered by the  
14          district court in an action brought by the Oklahoma Attorney  
15          General.

16                 3. Each day a violation continues is a separate violation.

17                 4. Nothing in this section is to be construed as applying to,  
18          limiting, or expanding the requirements imposed on agents,  
19          attorneys, or other representatives accredited by the United States  
20          Department of Veterans Affairs and regulated by that agency.

21                 SECTION 3. This act shall become effective November 1, 2025.  
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Passed the House of Representatives the 25th day of March, 2025.

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Presiding Officer of the House  
of Representatives

Passed the Senate the \_\_\_\_\_ day of \_\_\_\_\_, 2025.

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Presiding Officer of the Senate