

# An Act

ENROLLED HOUSE  
BILL NO. 2836

By: Duel and Burns of the House

and

Stanley of the Senate

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

SUBJECT: Veterans

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

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

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

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

A. For purposes of this section:

1. "Compensation" means any money, thing of value, or economic benefit conferred on, or received by, any person in return for services rendered, or to be rendered, by himself or herself or another;

2. "Veterans' benefits matter" means 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 individual are eligible under the laws and regulations administered by the United States Department of Veterans Affairs or the Oklahoma Department of Veterans Affairs; and

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

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

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

3. No person may receive any compensation for any services rendered in connection with any claim filed within the one-year presumptive period of active-duty release, unless the veteran acknowledges by signing a waiver that they are within this period and choosing to deny free services available to them.

4. A person seeking to receive compensation for advising, assisting, or consulting with any individual in connection with any veterans' benefits matter must, before rendering any services, memorialize the specific terms under which the amount to be paid will be determined in a written agreement signed by both parties. Compensation must be purely contingent upon an increase in benefits awarded, and if successful, compensation must not exceed five times the amount of the monthly increase in benefits awarded based on the claim. No initial or nonrefundable fee may be charged by a person advising, assisting, or consulting an individual on a veterans' benefits matter.

5. No person will guarantee, either directly or by implication, a successful outcome or 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.

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

"This business is not sponsored by, or affiliated with, the United States Department of Veterans Affairs or the 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 medical, financial, or government benefits information, and
- c. shall ensure that any individual who has access to veterans' medical or financial information undergoes a background check prior to having access to that information. The background check shall be conducted by a reputable source and include identity verification and a criminal records check.

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

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

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

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

SECTION 3. This act shall become effective November 1, 2025.

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 7th day of May, 2025.

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Presiding Officer of the Senate

OFFICE OF THE GOVERNOR

Received by the Office of the Governor this \_\_\_\_\_  
day of \_\_\_\_\_, 20\_\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ M.  
By: \_\_\_\_\_

Approved by the Governor of the State of Oklahoma this \_\_\_\_\_  
day of \_\_\_\_\_, 20\_\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ M.

\_\_\_\_\_  
Governor of the State of Oklahoma

OFFICE OF THE SECRETARY OF STATE

Received by the Office of the Secretary of State this \_\_\_\_\_  
day of \_\_\_\_\_, 20\_\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ M.  
By: \_\_\_\_\_