

5, 10, AND 20-YEAR PROTECTION MAP

Three clocks, three different safeguards, and three common misunderstandings.



FIVE YEARS
Stabilization safeguards

TEN YEARS
Service connection

TWENTY YEARS
Evaluation floor

RULE FILE

Start each clock with the correct effective date and identify exactly what remained in force. A long history can involve several evaluation levels, each with its own timeline.

MAP 01 | THE PROTECTION LADDER

WHAT CHANGES AS TIME PASSES

5 YEARS	Stabilized evaluation VA must apply the record-review and sustained-improvement safeguards in 38 CFR 3.344(a) and (b) when the evaluation has remained at the same level for five years or more.	Protects the decision process. It does not make the evaluation untouchable.
10 YEARS	Service connection VA generally cannot sever service connection after ten years. The percentage can still change if another rule permits it.	Protects service-connected status, subject to the regulation's exceptions.
20 YEARS	Evaluation floor An evaluation continuously held for twenty years generally cannot be reduced below that level.	Protects the continuously held percentage floor, except for fraud.
SCHEDULE	Rating criteria changed A revised rating schedule alone is not grounds to reduce an existing evaluation. Medical evidence must show actual improvement.	Protects against a reduction based only on a schedule revision.

MAP 02 | MYTHS CORRECTED

WHAT THE RULE DOES NOT MEAN

5 Not immune after five years VA may still reduce if the governing evidentiary and procedural requirements are satisfied.	10 Not a protected percentage The ten-year rule protects service connection. It does not freeze the assigned evaluation.	20 Not a single all-purpose clock The protected floor follows the evaluation continuously held for twenty years, not merely the age of the original grant.
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MAP 03 | EXCEPTIONS

KNOW THE NARROW EXCEPTIONS

10Y Ten-year service connection Exceptions include fraud and military records clearly showing a lack of requisite service or qualifying character of discharge.	20Y Twenty-year evaluation floor The regulation permits reduction below the protected floor upon a showing that the rating was based on fraud.	CUE Earlier than ten years Before ten-year protection attaches, severance generally requires VA to prove that the original service-connection grant was clearly and unmistakably erroneous.
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MEASURE CAREFULLY

Use the effective date of the status or evaluation, not the date printed on a later letter. A staged or increased evaluation may create more than one protection date.

