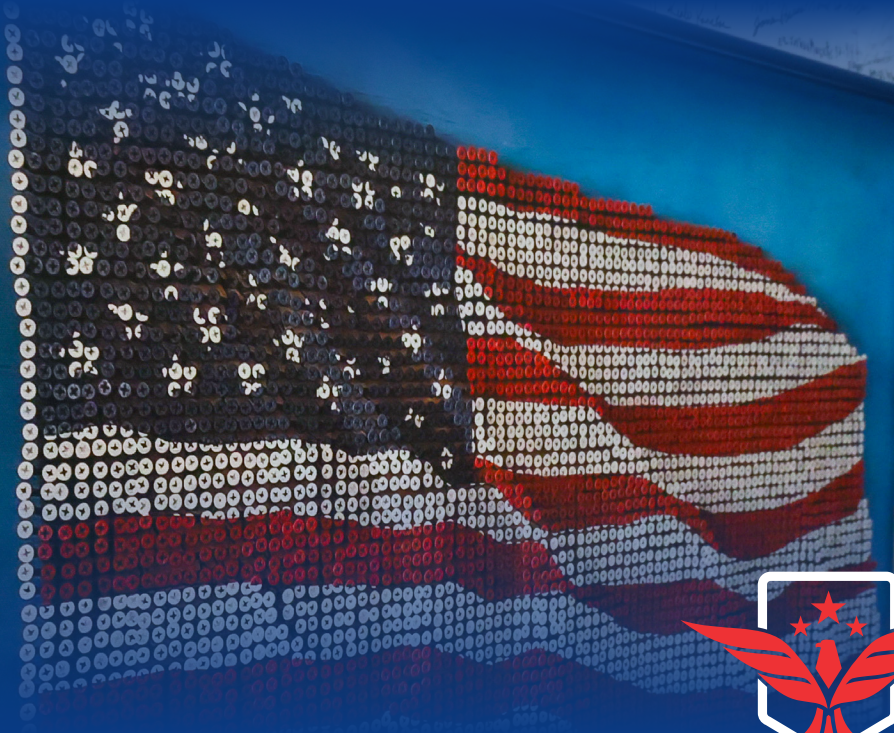


JUSTICE FOR THOSE WHO SERVED



VETERANS
LEGAL INSTITUTE



\$3 Million
secured in benefits

2025 IMPACT REPORT



1,550+
veterans served



2025



IMPACT AT A GLANCE

LEGAL HELP, REAL RESULTS, STRONGER FUTURES
FOR VETERANS AND THEIR FAMILIES



1,550+

veterans served
with their legal
issues



\$3 MILLION

secured in
Veterans Benefits
at no cost



10,600+

hours of volunteer
service donated to
our mission



105

in person and virtual
clinics held at
veteran hotspots

JUSTICE ★ STABILITY ★ HOPE

TOGETHER, WE MAKE A DIFFERENCE.

VLI provides no-cost legal assistance to help veterans, service members,
and their families, secure disability benefits and improve their lives.

Letter from the Executive Director

Dear Friends and Supporters,

When I first came to VLI, I knew it was unlike anywhere I had served. That difference is driven by our incredible team, the veterans we are honored to serve, and the generous supporters who make this work possible. Our efforts are rooted in the vision of our founder, Antoinette Naddour, whose unwavering commitment to justice for veterans laid the foundation for everything we do today.

Together, we are addressing the most urgent challenges facing veterans by preventing homelessness, supporting health, and ensuring access to earned benefits while working to reduce the tragic reality of veteran suicide. By removing legal barriers, we empower veterans and their families to move forward with hope and opportunity.

Our James Steiner Pro Bono Justice Program expands our reach and ensures that veterans never receive a legal bill for our services.

Thank you for making this work possible.

Robin Taylor
Executive Director



"Robin brings significant experience, strong leadership, and a compelling vision for how to build on VLI's success and take the organization into the future. Her dedication and strategic insight make her the ideal person to guide VLI into its next chapter."

We are incredibly fortunate to welcome Robin to this role, and I have full confidence that under her direction, VLI will continue to expand its impact and elevate its mission of serving veterans with the dignity, advocacy, and legal support they deserve."

—Michael Kibbe (USMC Veteran), VLI Board Chair

LEGAL SERVICES TO THOSE WHO HAVE SERVED IN OUR NATION'S MILITARY

Since 2014, VLI has served over 13,300 veterans and service members.

Our Mission

VLI provides pro bono legal assistance to homeless, at-risk, disabled, and low-income current and former service members to eradicate barriers to housing, healthcare, education, and employment and foster self-sufficiency.

Core Values

Outreach: VLI brings together military members, veterans, and the broader public through volunteerism, education, outreach, and policy advocacy.

Compassion: VLI is committed to showing compassion and understanding for the unique military-specific issues associated with traumatic combat deployments.

Quality: VLI provides high-quality legal services and advocacy.

Leadership: VLI raises the standard in the legal industry by operating with utmost professionalism and excellence for our clients and the broader veteran community.



"Your caring, patience with my brain injury, and kindness, will never be forgotten. Words alone will never be enough to express the positive, life changing impact you had on my life and my future."

—Ed, Air Force Veteran

VLI Veteran Client Demographics

- Disabled: **42%**
- People of color: **67%**
- Seniors: **30%**
- Women: **14%**
(women represent 16% of total military force)
- Veterans with dependent children: **34%**
- Low Income: **65%**
(live on \$2,500 or less per month)

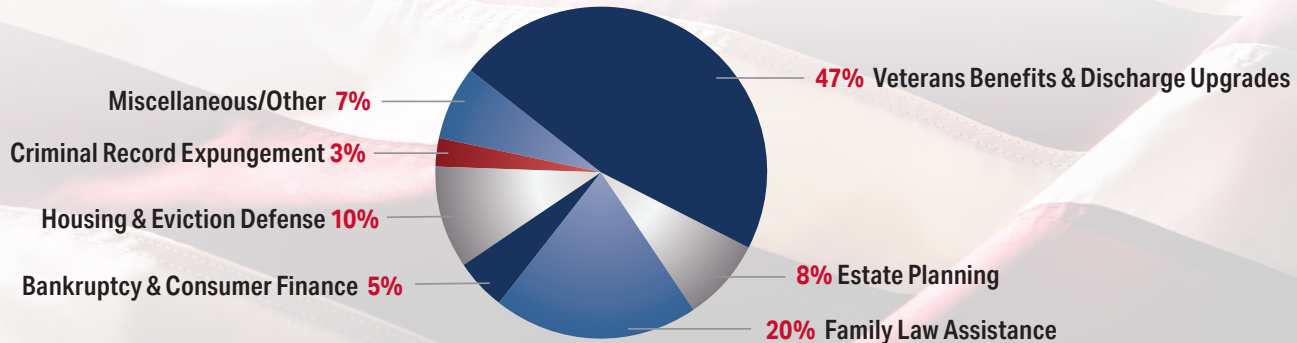
Client Breakdown by Branch of Military Service:

- Army: **39%**
- Navy: **26%**
- Marine Corps: **24%**
- Air Force: **10%**
- Coast Guard: **1%**

Client Breakdown by Period of Service:

- WWII: **1%**
- Korean War: **1%**
- Vietnam War: **20%**
- Gulf War: **28%**
- War on Terror/Post 9/11: **50%**

Types of Cases



Client Outcomes

VLI provides a comprehensive range of free legal services and education designed to meet veterans where they are and address the full spectrum of legal challenges they face. These numbers represent more than statistics — they represent veterans who now have access to healthcare, housing, and the financial stability they earned through their service. Each successful claim is a promise kept.



Over **\$3 million** in veteran benefits were recovered.

VLI partners with over **25** community organizations to provide comprehensive trauma-informed services for veterans.

247 volunteer attorneys provided **\$757,600** in donated legal services.

Cases by Practice Area:

Veterans Benefits & Discharge Upgrades: **679**

Trusts & Estates: **126**

Family Law Assistance: **302**

Bankruptcy & Consumer Finance: **86**

Housing & Eviction Defense: **146**

Expungement: **5**

Nonprofit/Business: **9**

Miscellaneous/Other: **198**



"I just want to say again I really appreciate all that you have done. If it wasn't for you and the team at VA Long Beach, I would never have my VA benefits. A special thanks from my heart."

—Dennis, Air Force Veteran

VLI Legal Clinics & Pro Bono Justice for Veterans

VLI provides free (pro bono) legal clinics and assistance to low-income, at-risk, and disabled current and former service members. Over 100 free clinics are held each year. These clinics address a range of issues, including VA disability benefits, discharge upgrades, family law, estate planning and criminal record clearing. Ongoing outreach clinics are held at multiple locations in Orange County, Riverside, and Long Beach. These clinics not only provide on site services at veteran hotspots in the community, but offer a meaningful opportunity to serve for volunteer attorneys.

Training the Next Generation of Compassionate Attorneys

VLI bridges the gap between legal education and practice, providing year-round internships and an intensive, full-time summer program for over 10 students. Our interns gain hundreds of hours of hands-on experience in high-stakes legal environments, receiving specialized training in legal research, case strategy, and veteran-specific advocacy to foster both professional excellence and community impact.



WHERE LEGAL EXPERTISE
MEETS VETERAN NEEDS

JAMES STEINER

PRO BONO JUSTICE PROGRAM

2025 marked a landmark moment in VLI's mission to expand access to justice for those who have served our nation with the official launch of the **James Steiner Pro Bono Justice Program**. This innovative and first-of-its-kind program represents a transformative step forward in the way VLI engages, organizes, and mobilizes the legal community on behalf of veterans and their families. The James Steiner Pro Bono Justice Program brings structure, intentionality, and significant scale to VLI's greatest strengths — the power of committed legal professionals volunteering their expertise in service of those who served our country. The program attracts a broad coalition of legal talent — from seasoned practicing attorneys and law firms seeking meaningful pro bono opportunities, to law students eager to gain hands-on experience while making a real difference in their communities. Community partners and legal organizations are also welcomed into the fold, creating a collaborative ecosystem where relationships are cultivated, expertise is shared, and the reach of pro bono justice is continuously expanded.

The James Steiner Pro Bono Justice Program is located at VLI's flagship headquarters located in Tustin, California within the Tierney Center for Veteran Services. The Tierney Center for Veteran Services was founded in 2016 by Goodwill of Orange County and other community partners to create a dedicated space for veteran-serving agencies.



★ **Scott Lehman**
Pro Bono Staff Attorney

"A United States Navy veteran myself, I am honored to oversee the James Steiner Pro Bono Justice Program at VLI as the Pro Bono Staff Attorney. I plan to spend my entire career helping low-income veterans get the access to justice that they deserve."

★ **Reina Kabbara**
Pro Bono Legal Assistant

"With VLI, firms have a special chance to partner in meaningful legal work, contributing to both their pro bono goals and the well-being of veterans."

Advancing the Mission Through Systemic Reform

VLI advances policies that improve the lives of veterans and their families by working with leaders at the local, state, and federal levels. Drawing on client experience, VLI identifies barriers, advances solutions, and drives lasting change.

California Senate Bill 54 (2025): Court Fee Waivers For Disabled Veterans

VLI partnered with Tom Umberg to ensure that veterans are not penalized for receiving disability compensation when applying for court fee waivers, thereby reducing financial barriers to justice. SB 54 builds on VLI's advocacy for disabled and low-income veterans and complements the 2021 passage of California Senate Bill 498, which expanded access to free legal services.

California Assembly Bill 694 (2026): Ending Predatory Practices

This landmark legislation protects veterans from predatory lending and debt collection practices that had long exploited those seeking faster access to benefits. With critical new safeguards, including stronger underwriting standards, interest rate caps, and restrictions on aggressive debt collection tactics, veterans are better protected from abusive practices.



ADVANCING THE MISSION

VLI's Board of Directors and Board of Advisors form the foundation of our organization's governance, accountability, and long-term sustainability. Through their generous commitment of time and expertise, they have become tireless champions of VLI's mission to serve those who served our nation. Their selfless dedication amplifies our reach and strengthens our ability to deliver justice to veterans across our community.

Board of Directors

Chair: Michael Kibbe, Esq. (*USMC Veteran*)

Vice Chair: Sheila-Marie Finkelstein, Esq.
(*Military Family*)



Treasurer: Marco Arcadia (*USMC Veteran*)

Secretary: Andrea Bird-Steiner, Esq. (*USMC Veteran*)

Blaine M. Brown, Esq.

Nathan A. Cazier (*Army Veteran*)

Kathy Dawson, CSP (*Military Family*)

Lisa Gievers Davies (*Air Force Retired*)

Justin A. Goldberg, Esq.

Sajindra D. Gunawardane, Esq.

Morgan McCombe, Esq. (*USMC Veteran*)

Chris Patterson (*Army Veteran*)

Lea Petersen (*Military Family*)

Heidi Plummer, Esq.

Silvana Sarkis, J.D. CDRE™, CPRES, SRES

Drew Schaffer (*Army Veteran*)

Pete Seitz (*USMC & Army Veteran*)

Jackie Smart

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Kevin Whitney (*Navy Veteran*)

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MG (ret.) Jay M. Coggan (*Navy Veteran*)

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Rosanna E. Fristed, Esq.

Sunny Jha, MD, MS, FASA

Bobby McDonald - Chair Emeritus (*Navy Veteran*)

Richard Oberreiter (*Navy Veteran, Present Member of the
California State Guard*)

Matt Rabin, Esq.

Jeff Roberts, Esq. (*Military Family*)

Sean S. Twomey, Esq.



On behalf of the entire VLI family — our staff, our volunteer attorneys, and most importantly, the veterans and families we are privileged to serve — we extend our deepest and most sincere gratitude for the extraordinary generosity of our donors. The impact of your generosity ripples far beyond a single case — it strengthens families, restores dignity, and honors the sacred promise this nation made to those who served.

★ 2025 Champions of Change (\$25,000+)

Anderson Foundation
Bank of America Charitable Foundation
Bob Woodruff Foundation
California State Bar
CalVet
County of San Bernardino
County of Orange
Manly, Stewart & Finaldi
May & Stanley Smith Charitable Fund
SoCalGas
Stanley W. Ekstrom Foundation
The Steiner Family
Sundt Foundation
U.S. VETS
US Department of Veterans Affairs
Volunteers of America Los Angeles
Wadeck-Hyman Family
Yuhaaviatam of San Manuel Nation Foundation Band of Mission Indians
100 Companies That Care



ABOUT THE ARTIST

Joe Pisano, U.S. Naval Reserve Chief Petty Officer

VLI is proud to feature Joe Pisano's three dimensional "screw art", which captures the strength and unity of those who have served. Based in San Diego, his work is displayed at Liberty Station Arts District and the USS Midway Museum.

Impact Report Front Cover: "Stand Together – A Veteran's Flag" Composed of over 4,300 drywall screws, this American flag honors service members across all branches. Versions displayed across the country have been signed by thousands of veterans and their families, including six Medal of Honor recipients.

This cover features a real VLI client and Vietnam Era Veteran from Riverside County.

JOIN US IN 2026

- Volunteer your time
- Refer a veteran
- Make a donation



★ Thank you to Propel Business Solutions for designing our Impact Report!

SAVE THE DATE ★

12th Annual Lawyers For Warriors Friday, November 13, 2026

Balboa Bay Resort
Newport Beach, CA

Sponsorship Opportunities
& Ticket Sales

Register at: bit.ly/L4W2026



VETERANS LEGAL INSTITUTE



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501(c)(3) Nonprofit Organization | Tax ID 47-1608069



*Statistics calculated
from 2025 data.*



Lawyers for Warriors has sold out consistently every year, bringing together leaders from the legal, financial, military, real estate, and other professional industries throughout Orange County and neighboring communities. All proceeds benefit VLI and the clients we serve.