

To start the process, contact one of the participating companies listed below. Not all participating companies offer conversion in all 50 states or overseas. Please contact the company for details.

**American Fidelity Life Insurance Company**

1-850-456-7401 • [www.amfisite.com](http://www.amfisite.com)

**Bankers Life and Casualty Company**

1-800-621-3724 • [www.bankers.com](http://www.bankers.com)

**EMC National Life Company**

1-800-232-5818 • [www.emcnationallife.com](http://www.emcnationallife.com)

**Guardian Life Insurance Company**

1-888-482-7342 • <https://www.guardianlife.com/life-insurance/whole-life/servicemembers>

**Life Insurance Company of Alabama**

1-800-226-2371 • [www.licoa.com](http://www.licoa.com)

**Massachusetts Mutual Life Insurance Company**

1-844-383-7235 • [www.massmutual.com/military](http://www.massmutual.com/military)

**Metropolitan Life Insurance Company**

1-800-638-5433 • [www.metlife.com](http://www.metlife.com)

**New York Life Insurance Company**

1-212-576-5196 • [www.newyorklife.com](http://www.newyorklife.com)

**Northwestern Mutual Life Insurance Company**

1-414-271-1444 • [www.northwesternmutual.com](http://www.northwesternmutual.com)

**Prudential Insurance Company of America**

1-877-889-2070 • [www.prudential.com/giconversion](http://www.prudential.com/giconversion)

**Trans World Assurance Company**

1-650-348-2300 • [www.twalife.com/products/military](http://www.twalife.com/products/military)



## How to Convert Your SGLI/FSGLI/VGLI Coverage to an Individual Policy

This information is valid  
from July 1, 2023 through June 30, 2024

Supervised by the Secretary of Veterans Affairs

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## Conversion FAQs & Checklist

### What is conversion?

Conversion is a process that allows you to transfer your existing group coverage to an individual life policy without the need to provide evidence of good health. The converting company may ask you to answer health questions because doing so may help you get a better rate. However, you are not required to answer health questions.

### How much coverage do I have now?

Please refer to your most recent Leave & Earnings Statement (LES) or VGLI bill for details about your coverage.

### How many days do I have to convert my coverage?

- If you have SGLI coverage, you have 120 days from your date of separation to convert your coverage.
- If you have FSGLI coverage, you have 120 days from the following events to convert your coverage: the date the service member separates from service, the date of divorce from the service member, the date of the service member's death, or the date the service member terminates his/her SGLI coverage or his/her spouse's FSGLI coverage.
- If you have VGLI coverage, you may convert your coverage at any time.

### Can I convert my child's FSGLI coverage?

No, child coverage is not eligible for conversion. Only spouses can convert FSGLI coverage.

### How do I start the conversion process?

Whether you live in the United States or overseas, you should start by contacting one of the participating companies listed on the back of this brochure, or your local agent, and confirm that they offer individual life insurance conversion policies in your state or location. You will need to send the documents noted in the following chart, depending on your current coverage.

Current Coverage	Documents Needed
<b>Servicemembers' Group Life Insurance (SGLI): Active Duty</b>	<ul style="list-style-type: none"><li>• SGLI Conversion Notice*</li><li>• DD-214</li></ul>
<b>Servicemembers' Group Life Insurance (SGLI): National Guard or Reserves</b>	<ul style="list-style-type: none"><li>• SGLI Conversion Notice*</li><li>• NGB-22 or written orders as proof of separation</li><li>• Final Leave and Earnings Statement (LES)</li></ul>
<b>Family Servicemembers' Group Life Insurance (FSGLI)</b>	<ul style="list-style-type: none"><li>• FSGLI Conversion Notice*</li><li>• Service member's Final Leave and Earnings Statement (LES)</li></ul> <p><b><i>Plus one of the following:</i></b></p> <ul style="list-style-type: none"><li>• Service member's DD-214, NGB-22, or written orders as proof of separation</li><li>• Service member's proof of death</li><li>• Certificate of Dissolution of Marriage</li><li>• Proof of service member's termination of SGLI coverage</li><li>• Proof of service member's termination of FSGLI coverage</li></ul>
<b>Veterans' Group Life Insurance (VGLI)</b>	<ul style="list-style-type: none"><li>• VGLI Conversion Notice*</li></ul>

\*Please call the Office of Servicemembers' Group Life Insurance (OSGLI) at the number below to obtain a conversion notice.

### Whom can I contact if I have questions?

If you have any questions, please send an email to [osgli.osgli@prudential.com](mailto:osgli.osgli@prudential.com) or call **1-800-419-1473**, Monday through Friday, from 8 a.m. to 5 p.m. ET.