



Veterans Affairs Life Insurance (VALife)

Protect the ones you love, those who matter most.

Jan. 5, 2021

**Public Law
116-315
is passed**

New VA Life Insurance Program

Public Law 116-315 establishes VALife as a **new VA Life Insurance program**.

Dec. 31, 2022

**S-DVI programs
are closed
to new
enrollment**

VALife Program

What is VALife?

Guaranteed acceptance whole life insurance coverage that requires no proof of health.

Who is eligible?

You are eligible if you:

- Are aged **80 or under** and have a VA disability rating, or
- Applied for **VA disability rating before age 81** and received an initial rating after turning **81**.

Is there a time limit to apply?

- **Age 80 or Under:** No time limit to apply.
- **Age 81 or Over:** Must apply within two years of receiving a rating for a new service-connected condition applied for prior to age 81.

How much coverage can I get?

Up to **\$40,000** (in increments of \$10,000).

When does my coverage take effect?

Full VALife coverage takes effect **two years** after enrollment.

How much are premiums?

In most cases, premiums are **generally lower than** rates offered for guaranteed acceptance coverage by private insurers.

[Click here](#) for the full premium rate chart.

How are claims paid?

Beneficiaries receive:

- **Premiums paid plus interest** if insured dies within two years of enrollment.
- **Full coverage amount** if insured dies more than two years after enrollment.

Jan. 1, 2023

**VALife
becomes
effective**

**First day to
convert S-DVI
to VALife**

Impact on Service-Disabled Veterans Insurance (S-DVI)

What happens to S-DVI when VALife starts?

S-DVI programs will close to new enrollment (**no new applications will be accepted**) after **December 31, 2022**.

Can I apply for VALife if I have S-DVI?

If you have S-DVI, you can apply for VALife. If you apply before December 31, 2025, you can keep S-DVI during the initial two year enrollment period for VALife.

Do I have to switch to VALife?

No, you may **remain** in the S-DVI program.

Dec. 31, 2025

**Last day to
keep S-DVI
and apply
for VALife**

VALife opens for enrollment on January 1, 2023.

Sign up to receive updates about the program at VA.gov/life-insurance.



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VALife Premium Rate Chart

Monthly Premium Rates Per \$10,000 at Select Ages. Maximum coverage amount: \$40,000.

[Click here](#) for the full premium rate chart.

Issue Age	VALife Premium Rate	Issue Age	VALife Premium Rate
20	\$11.40	55	\$40.10
25	\$13.20	60	\$50.00
30	\$15.40	65	\$62.00
35	\$18.30	70	\$78.00
40	\$22.00	75	\$99.50
45	\$26.60	80	\$127.50
50	\$32.50		

The VALife premium rates are based on your age and coverage amount. Once locked-in, premium rates do not increase over the life of the policy.

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