



VA Life Insurance (VALI)

Protect the ones you love, those who matter most.

Jan. 5, 2021

Public Law 116-315 is passed

Dec. 31, 2022

S-DVI programs are closed to new enrollment

Jan. 1, 2023

VALI becomes effective

First day to convert S-DVI to VALI

Dec. 31, 2025

Last day to keep S-DVI and apply for VALI

New VA Life Insurance Program

Public Law 116-315 establishes VALI as a **new VA life insurance program**.

VALI Program

What is VALI?

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 VALI 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.

Premium rates shown are proposed rates based on current estimates and may change prior to implementation of VALI on January 1, 2023.

[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.

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

What happens to S-DVI when VALI starts?

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

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

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

Do I have to switch to VALI?

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

We are not currently accepting applications for VALI.

Sign up to receive updates about the program at [VA.gov/life-insurance](https://va.gov/life-insurance).



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VALI 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	VALI Premium Rate	Issue Age	VALI Premium Rate
20	\$11.60	55	\$40.60
25	\$13.40	60	\$50.10
30	\$15.60	65	\$62.00
35	\$18.60	70	\$78.00
40	\$22.30	75	\$99.50
45	\$27.00	80	\$127.50
50	\$33.00		

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