



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

This information is valid
from July 1, 2015 through June 30, 2016.
Supervised by the Secretary of Veterans Affairs

You received this brochure because you are eligible to convert your Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI) or Veterans' Group Life Insurance (VGLI) coverage to an individual life policy. Please read the questions and answers below for more information.

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, 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.

How do I start the conversion process?

You can start the conversion process by contacting one of the Participating Companies listed on the reverse side of this pamphlet or your local insurance agent and telling them you would like to convert your existing coverage to an individual policy.

Can I convert my child's FSGLI coverage?

No, children's coverage is not eligible for conversion. Only spouses can convert FSGLI coverage.

Is the conversion process the same if I live outside the United States?

Yes, the conversion process is the same if you live outside the United States.

What documents do I need to convert my coverage?

The documents you will need to provide as part of the conversion process may vary based on your current coverage. Please see the chart below for details.

Documents needed for conversion

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

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

Who can I contact if I have questions?

If you have any questions, please send an email to gi.osgli.conversions@prudential.com or call 800-419-1473, Monday through Friday, between 8:00 a.m. and 5:00 p.m. Eastern Time.

To start the conversion process, contact one of the participating companies listed below and explain that you would like to convert your coverage to an individual policy.*

Amalgamated Life Insurance Company
800-315-9178 • www.amalgamatedlife.com

American Fidelity Life Insurance Company
850-456-7401 • www.amfbsite.com

Bankers Life and Casualty Company
800-621-3724 • www.bankers.com

CICA Life Insurance Company of America
800-880-5044 • www.cicalife.com

EMC National Life Company
800-232-5818 • www.emcnationallife.com

Farmers New World Life Insurance Company
800-238-9671 • www.farmers.com

Life Insurance Company of Alabama
800-226-2371 • www.licoa.com

Metropolitan Life Insurance Company
800-638-5433 • www.metlife.com

New York Life Insurance Company
212-576-7000 • www.newyorklife.com

Northwestern Mutual Life Insurance Company
414-271-1444 • www.northwesternmutual.com

Prudential Insurance Company of America
877-889-2070 • www.prudential.com/giconversions

SBLI USA Mutual Life Insurance Company, Inc.
877-725-4872 • www.sbliusa.com

Security National Life Insurance Company
801-264-1060 • www.securitynational.com

Transam Assurance Company
850-456-7401 • www.twasite.com/military

Trans World Assurance Company
650-348-2300 • www.twasite.com/military

*Not all participating companies offer conversion in all 50 states or overseas. Please contact the company for details.