



Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance, as well as traumatic injury protection insurance for Servicemembers. Servicemembers may also convert their Servicemembers' Group Life Insurance (SGLI) to a renewable term insurance policy after separating from the military. In addition, VBA's Life Insurance Programs provides life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from military service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program is on page [4](#).



VA life insurance has a total coverage amount of \$1.2 trillion for 5.7 million Servicemembers, Veterans and their families.

Veterans have up to 240 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This is a critical opportunity for seriously ill or injured Servicemembers to purchase affordable life insurance coverage.

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Release history

Version & changes

Date

Data as of

09/30/2019



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Purpose, Mission, Vision and Core Values

Purpose

The purpose of the VBA Insurance program is to provide universal life insurance benefits to Servicemembers and their dependents, and offer life insurance to service-connected Veterans who may not be able to obtain affordable coverage in the marketplace.

Mission

The mission of the VA Insurance program is to provide high-value insurance services to America's Veterans, Servicemembers, and their families.

Vision

The vision of the VA Insurance program is to be an organization that:

- Provides insurance services that are equal or superior to those provided by commercial insurance companies;
- Provides these services at a cost competitive with commercial companies;
- Provides our policyholders and beneficiaries with fast, convenient access;
- Provides customer communications that are informative, clear, timely and courteous; and
- Has a stable, diverse, knowledgeable, and satisfied workforce.

Core Values

The Insurance program shares VA's five "I CARE" core values that underscore the obligations inherent in our mission: integrity, commitment, advocacy, respect, and excellence. The core values define who we are, our culture, and how we care for Veterans. Our values are more than just words – they affect outcomes in our daily interactions with Veterans and with each other. The first letter of each word—Integrity, Commitment, Advocacy, Respect, Excellence—creates a powerful acronym, "I CARE," which reminds all Insurance employees of the importance of their roles. These core values come together as five promises we make as individuals and as a program to those we serve. The core characteristics define "what we stand for," and help guide how we will perform our mission. They shape our strategy, guide the execution of our mission, and influence key decisions made within the Insurance program.



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Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs are no longer available and no longer issue new coverage, but active policies continue. These programs include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

These programs provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard healthy rates because of their service-connected disabilities. These programs continue to issue coverage and include Service-Disabled Veterans' Insurance (S-DVI) and Veterans' Mortgage Life Insurance (VMLI).

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.

Acronyms Used in This Document

	SGLI	Servicemembers' Group Life Insurance
Supervised insurance programs ¹	FSGLI	Family Servicemembers' Group Life Insurance Coverage
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs ²	S-DVI	Service-Disabled Veterans' Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance ³
	NSLI	National Service Life Insurance ³
	VSLI	Veterans' Special Life Insurance ³
	VRI	Veterans' Reopened Insurance ³
Other	OSGLI	Office of Servicemembers' Group Life Insurance
	DEERS	Defense Eligibility and Enrollment Reporting System
	NOAA	National Oceanic and Atmospheric Administration
	DMDC	Defense Manpower Data Center
	SOES	SGLI Online Enrollment System

¹ The supervised insurance programs are managed by the Prudential Insurance Company of America under the supervision of the VA Insurance Service according to the terms of a group policy.

² The administered insurance programs are directly managed by the VA Insurance Service.

³ These programs no longer issue coverage.



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VA Insurance Program Enhancements

SGLI Online Enrollment System (SOES)

The SGLI Online Enrollment System (SOES) is an online application that has replaced the paper-based process for updating SGLI elections. SOES was developed jointly by VA and the Department of Defense (DoD). SOES resides on Defense Manpower Data Center (DMDC) servers, and stores member election data in the Defense Eligibility and Enrollment Reporting System (DEERS) database. SOES is currently available to members of the Army, Navy, Air Force Marine Corps, Coast Guard, and NOAA who have full time SGLI coverage. Currently, over 1.6 million members SGLI elections are stored in SOES.



Document Upload

The Insurance Document Upload web page gives Veterans and beneficiaries a fast, easy, and secure way to send documents to Insurance Service using a PC, tablet, or mobile phone. Veterans and their beneficiaries follow a simple 3-step process to upload documents.

Step 1 – Complete a cover sheet with the sender information.

Step 2 – Select document files from their computer or mobile device.

Step 3 – Securely upload documents.

Document upload makes it easier for Veterans and beneficiaries to provide the information needed to complete their requests.

SGLI Premium Reduction

VA insurance continues to place the interests of Servicemembers first and foremost by keeping SGLI premiums as low as possible, while also maintaining the necessary reserve levels to ensure funds are available to pay claims to beneficiaries. In July 2019, the Servicemembers' Group Life Insurance (SGLI) monthly premium rates were decreased from 7 cents per \$1,000 to 6 cents per \$1,000 of insurance. The reduction lowered the premium for a Servicemember with the maximum coverage of \$400,000 from \$28 to \$24 a month. Note: Servicemembers pay an additional \$1 per month for traumatic injury protection.

The Family SGLI spousal coverage premium rates decreased for all age brackets. Spousal coverage premiums are based on the age and amount of coverage in force for the Servicemember's spouse. The premium reductions range from 10 to 32 percent depending on the age of the spouse.



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Closed and Current VA Insurance Programs

Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 ⁴
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 ⁴
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 ⁴

Programs that currently issue coverage

Open life insurance programs		Year	Maximum coverage
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000 ⁵
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000 ⁵
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (S-DVI)	1951 - present	\$10,000 ⁶
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁷

⁴ Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

⁵ Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to \$400,000.

⁶ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.

⁷ Maximum face amount increased to \$200,000 on January 1, 2012.



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VA Life Insurance Compared to Private Sector Insurers

The following table compares the total face amount of VA life insurance in-force with commercial life insurance companies.

2018 rankings by total Life Insurance in force⁸

Rank	Company	Total life insurance (millions)
1	Prudential of America Group ⁹	\$4,390,296
2	Metropolitan Life & Affiliated Companies ⁹	\$4,384,428
3	Great-West Life Group	\$3,241,621
4	Lincoln Financial Group	\$2,069,657
5	RGA Group	\$1,935,572
6	SCOR Life US Group	\$1,840,028
7	Northwestern Mutual Group	\$1,832,393
8	Securian Financial Insurance Group	\$1,521,622
9	New York Life Group ⁹	\$1,465,565
10	Swiss Reinsurance Life Group	\$1,408,083
11	Aegon USA Group	\$1,368,943
12	Munich American Reassurance Company	\$1,354,817
13	Hannover Life Reassurance America	\$1,307,948
14	VA¹⁰	\$1,216,390
15	Hartford Life & Accident Insurance Company	\$1,166,679

⁸ Source: Best's Review (September 2019); Calendar Year 2018 Exhibit of Insurance In-force

⁹ Total includes the portion of SGLI insurance in-force that this company reinsures.

¹⁰ VA data includes \$213,950 million of TSGLI coverage.



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Quick Reference: Information by Fiscal Year

The table below displays the number of lives insured and the face amount for both the administered and supervised Insurance programs.

Lives insured by fiscal year¹¹

Insured (program)	2015	2016	2017	2018	2019
Veterans (Administered Programs)	684,964	626,164	568,957	516,291	470,386
Veterans (VMLI)	2,567	2,654	2,632	2,614	2,592
Veterans (VGLI)	427,948	430,809	431,517	432,120	432,940
Servicemembers (SGLI)	2,265,500	2,245,500	2,222,500	2,221,500	2,137,500
Spouses and Children (FSGLI)	2,874,000	2,810,000	2,782,000	2,752,000	2,625,000
Total lives insured	6,254,979	6,115,127	6,007,606	5,924,525	5,668,418
Face amount (billions)	\$1,024	\$1,011	\$1,002	\$1,001	\$968

The following table displays the amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. It also displays the amount of dividends, loans, matured endowments, cash surrenders, and disability claims paid on administered policies.

Benefits paid by fiscal year¹²

Benefit type	2015	2016	2017	2018	2019	% Chg. FY 18 to 19
Death awards ¹³	\$2,017,401,684	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774	-3%
Dividends	\$108,680,166	\$83,939,064	\$70,348,712	\$60,443,190	\$51,815,624	-14%
Loans made	\$32,063,000	\$32,583,000	\$30,905,000	\$29,605,000	\$29,092,000	-2%
Matured endowments	\$113,318,890	\$125,248,634	\$108,802,036	\$106,362,179	\$120,720,834	13%
Cash surrenders	\$37,933,736	\$36,342,797	\$62,571,415 ¹⁴	\$57,115,920	\$46,826,661	-18%
Disability claims	\$5,528,786	\$4,779,501	\$4,015,205	\$3,355,794	\$2,730,471	-19%
Total	\$2,314,926,262	\$2,217,710,153	\$2,207,285,688	\$2,107,780,729	\$2,043,308,364	-3%

¹¹ Source: FY19 State of Residence Report; FY19 Exhibit of Insurance In-force.

¹² Source: FY19 Exhibit of Insurance In-force; FY 19 Statement of Operations and Changes in Net Position; FY 19 Statement of Cash Flows.

¹³ Includes payments for traumatic injuries.

¹⁴ The large increase in cash surrenders between FY16 and FY17 is due to a change in accounting methodology.



The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised Insurance Programs.

Number of death or traumatic injury awards paid

	2015	2016	2017	2018	2019
Administered	76,638	68,891	64,586	58,916	52,897
Supervised ¹⁵	7,272	7,439	7,620	7,696	7,744
Total	83,910	76,330	72,206	66,612	60,641

Amount of death or traumatic injury awards paid

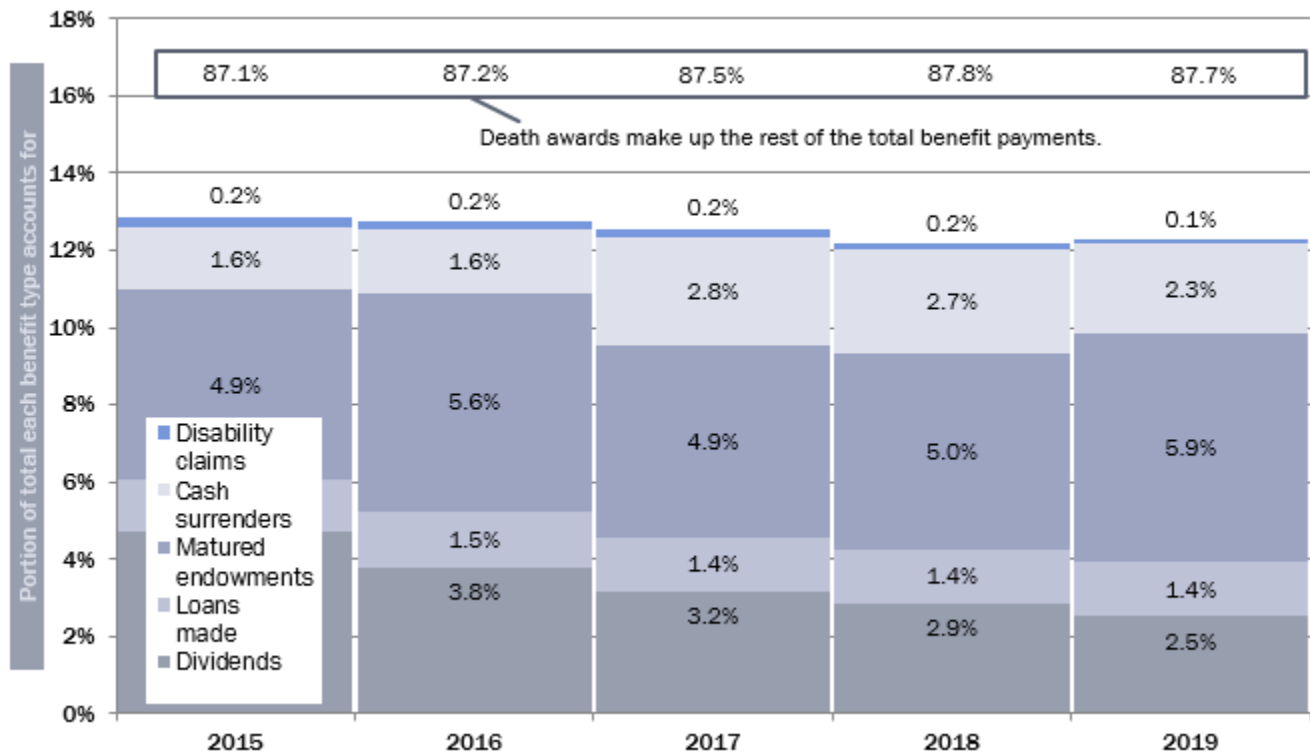
	2015	2016	2017	2018	2019
Administered	\$987,885,617	\$909,122,246	\$865,048,220	\$798,893,680	\$722,615,373
Supervised ¹⁵	\$1,029,516,067	\$1,025,694,911	\$1,065,595,100	\$1,052,004,965	\$1,069,507,401
Total	\$2,017,401,684	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774
Average payment	\$24,042	\$25,348	\$26,738	\$27,786	\$29,553

¹⁵ Includes payments for traumatic injuries.





Benefits paid by fiscal year by Insurance Program





Total Insurance in force by fiscal year²⁰

	2015	2016	2017	2018	2019
Number of policies	6,342,789	6,194,039	6,078,570	5,987,514	5,724,945
Total face amounts	\$1,240,660,018,554	\$1,226,496,624,246	\$1,215,080,861,599	\$1,215,108,315,937	\$1,173,876,252,207
Avg. face amounts ²¹	\$195,602	\$198,012	\$199,896	\$202,940	\$205,046

Life Insurance in force by program during FY 19¹⁶

Type of Insurance ¹⁷	Number of policies	Total face amount	Average face amount ¹⁷	Maximum face amount
USGLI	6	\$17,000	\$2,833	\$10,000
NSLI	160,992	\$2,055,534,381	\$12,768	\$10,000
VSLI	80,504	\$1,188,795,925	\$14,767	\$10,000
VRI	6,299	\$66,436,044	\$10,547	\$10,000
S-DVI	279,112	\$2,934,149,913	\$10,512	\$10,000 ¹⁸
VMLI	2,592	\$358,481,444	\$138,303	\$200,000
SGLI	2,137,500	\$773,951,300,000	\$362,082	\$400,000
FSGLI - Child	1,680,000	\$16,800,000,000	\$10,000	\$10,000
FSGLI - Spouse	945,000	\$93,074,100,000	\$98,491	\$100,000
VGLI	432,940	\$77,897,437,500	\$179,927	\$400,000
Total¹⁹	5,724,945	\$968,326,252,207	\$169,142	

¹⁶ Source: Insurance FY 19 Exhibit of Insurance In-force Cover Sheet.

¹⁷ Page 8 contains information on historical changes to life insurance programs.

¹⁸ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

¹⁹ Excludes TSGLI.

²⁰ Source: Insurance FY 19 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

²¹ Average face amount includes paid-up additional insurance where available.





Gender Breakdown by program during FY19

Type of Programs	Male	Female	Unknown
USGLI ²²	43%	0%	57%
NSLI ²²	34%	0%	66%
VSLI ²²	25%	0%	75%
VRI ²²	76%	1%	23%
S-DVI ²²	89%	9%	2%
SGLI ²³	82%	18%	0%
VGLI ²⁴	86%	14%	0%
Total	79%	15%	6%

²² Insurance does not collect gender data on policyholders. Breakdown comes from an SSN data match PA&I performed with records they had access to.

²³ Gender breakdown for Active and Reserve Servicemembers from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.

²⁴ OSGLI data



Number of operations processed on administered policies by fiscal year²⁵

	2015	2016	2017	2018	2019
Loans	30,845	32,424	32,782	32,539	33,686
Cash surrenders	7,051	6,455	6,075	5,560	4,704
Calls answered	593,876	543,274	509,897	487,795	442,898
Correspondence received	57,687	42,993	56,547	42,485	24,427
Change of address	22,866	10,449	26,146	19,051	9,911
Online loan applications	4,489	5,636	6,002	7,182	8,560
Total²⁶	712,325	635,595	631,447	587,430	515,626

²⁵ Source: Distribution of Operations Report.

²⁶ Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed on administered policies.





Coverage Established, Terminated, or Paid During FY19

The table below identifies the number of new policies issued for FY19, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the Military Services maintain the records on each insured Servicemember.

New Life Insurance coverage issued in FY19

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁷	401	\$65,707,474	\$163,859	\$200,000
S-DVI ²⁸	13,629	\$164,117,429	\$12,042	\$10,000 ²⁹
VGLI ³⁰	18,135	\$5,745,370,000	\$316,811	\$400,000
FSGLI – Child ³¹	82,455	\$824,550,000	\$10,000	\$10,000
FSGLI – Spouse ³²	131,050	\$12,907,245,550	\$98,491	\$100,000
SGLI ³¹	227,757	\$80,840,752,851	\$354,943	\$400,000
Total	473,427	\$100,547,743,304	\$212,383	

²⁷ Source: VMLI Database – FY19 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

²⁸ Source: S-DVI – FY19 Exhibit of Insurance In-force; State of Residence Report.

²⁹ Source: Additional coverage, up to \$20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to \$30,000. For FY 19, VA issued 939 new Supplemental S-DVI policies.

³⁰ Source: VGLI – OSGLI Monthly Report to VA.

³¹ Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY 19. Data on accessions from the Defense Manpower Data Center.

³² Source: DEERS and Military Pay Records.



Policy lapses³³ during FY 19

Type of Insurance	Number	Face amount	Average face amount
NSLI	1,808	\$10,914,250	\$6,037
VSLI	509	\$3,530,492	\$6,936
VRI	69	\$412,750	\$5,982
S-DVI	1,158	\$13,847,000	\$11,958
Total	3,544	\$28,704,492	\$8,099

³³ Source: FY 19 Exhibit of Insurance In-force.

A policy lapses if the premium is not received within 65 days after the due date.





VBA Insurance payments made to policyholders during FY 19

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment ³⁴	USGLI	8	\$63,657	\$7,957
	NSLI	5,893	\$116,232,203	\$19,724
	VSLI	6	\$448,063	\$74,677
	VRI	66	\$2,324,411	\$35,218
	S-DVI	139	\$1,652,500	\$11,888
Total		6,112	\$120,720,834	\$19,751
Cash surrender ³⁴	USGLI	0	\$0	\$0
	NSLI	1,584	\$29,353,527	\$18,531
	VSLI	818	\$11,395,026	\$13,930
	VRI	86	\$866,401	\$10,074
	S-DVI	870	\$5,211,707	\$5,990
Total		3,358	\$46,826,661	\$13,945
Dividends ³⁵	USGLI	6	\$6,520	\$1,087
	NSLI	160,992	\$31,193,915	\$194
	VSLI	80,504	\$19,466,586	\$242
	VRI	6,299	\$1,148,603	\$182
Total		247,801	\$51,815,624	\$209
Loans ³⁶	USGLI	0	\$0	\$0
	NSLI	674	\$3,033,000	\$4,500
	VSLI	709	\$2,458,000	\$3,467
	VRI	46	\$187,000	\$4,065
	S-DVI	32,257	\$23,414,000	\$726
Total		33,686	\$29,092,000	\$864

³⁴ Source of number: FY 19 Exhibit of Insurance In-force. Source of amount: FY 19 Statement of Operations and Changes in Net Position.

³⁵ Source of number: FY 19 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 19 Statement of Operations and Changes in Net Position

³⁶ Source of number: FY 19 Statement of Cash Flows. Program numbers from an estimate based on Statistical Quality Control reviews in FY 19 and percent of total. Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



VBA Life Insurance dividend payments by fiscal years

Dividend payments	2015	2016	2017	2018	2019
Number	505,934	432,964	364,713	302,217	247,801
Total amounts	\$108,680,166	\$83,939,064	\$70,348,712	\$60,443,190	\$51,815,624
Average payments	\$215	\$194	\$193	\$200	\$209

VA pays death claims to the beneficiary upon the death of the insured person. In the case of FSGLI, VA pays death claims to the Servicemember. VA pays all other death claims to the Veterans' or Servicemembers' designated beneficiary.

The table below provides a distribution of death payments by program. For TSGLI, payments are for qualifying traumatic injuries.

Payments for death or traumatic injury during FY 19³⁷

Type of insurance	Number	Amount	Average payment
USGLI	4	\$422,647	\$105,662
NSLI	31,183	\$409,501,618	\$13,132
VSLI	9,145	\$142,183,239	\$15,548
VRI	1,431	\$14,558,936	\$10,174
S-DVI	10,852	\$114,008,490	\$10,506
VMLI	282	\$41,940,453	\$148,725
SGLI ³⁸	1,606	\$558,123,091	\$347,524
FSGLI – Spouse ³⁸	579	\$56,125,000	\$96,934
FSGLI - Child ³⁸	1,093	\$10,910,000	\$9,982
TSGLI ³⁸	567	\$24,320,000	\$42,892
VGLI ³⁸	3,899	\$420,029,310	\$107,727
Total	60,641	\$1,792,122,774	\$29,553

³⁷ Source of number: FY 19 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 19 Statement of Operations and Changes in Net Position.

³⁸ Source: SGLI and TSGLI Monthly Reports from OSGLI.
Includes Basic, Accelerated Benefit Option, and Conversion Pool.





Monthly Payments to Policyholders at the End of FY 19

Although most Veterans choose to receive payments in a lump sum, a monthly payment option is available for cash surrenders and matured endowments. In the two disability benefit provisions of policies – total and permanent disability and total disability income – no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

Insurance monthly installment award payments to policyholders at the end of FY 19

Type of payment ³⁹	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	\$0	\$0
	NSLI	1,344	\$1,682,910	\$1,252
	VSLI	650	\$885,420	\$1,362
	VRI	79	\$65,580	\$830
Total		2,073	\$2,633,910	\$1,271
Matured endowments	USGLI	0	\$0	\$0
	NSLI	101	\$122,521	\$1,213
	VSLI	110	\$142,317	\$1,294
	VRI	6	\$4,002	\$667
	S-DVI	12	\$11,181	\$932
Total		229	\$280,021	\$1,223
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	17	\$30,506	\$1,794
	VSLI	0	\$0	\$0
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
Total		17	\$30,506	\$1,794
Total and permanent disability	USGLI	0	\$0	\$0
Total		0	\$0	\$0

³⁹ Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI, VSLI, and USGLI are 150 percent of the Lifetime Guaranteed Amount.

Monthly Payments to Beneficiaries in FY 19



A monthly payment option is also available in some programs for death payments. The following table provides data on recurring monthly payments to beneficiaries.

Insurance monthly installment award payments to beneficiaries in FY 19⁴⁰

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	530	\$108,235	\$204
NSLI	8,126	\$4,612,794	\$568
VSLI	375	\$236,950	\$632
VRI	70	\$30,730	\$439
S-DVI	131	\$49,415	\$377
Total	9,232	\$5,038,124	\$546

⁴⁰ Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount and the Guaranteed Certain Only Amount.





Age Distribution of Policyholders

The age distributions for certain programs available only during past wartime periods parallel the aging of all other Veterans of those periods. The programs for which insurance is still available (S-DVI, VMLI, SGLI, and VGLI) have policyholders across a wide distribution of ages.

Age distribution for VBA Insurance Programs, number of participants and percent of program total

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI ⁴¹	0	1,797	13,770	22,572	38,143
% of all age groups	0%	1%	6%	9%	15%
VMLI ⁴²	0	18	108	271	645
% of all age groups	0%	1%	4%	10%	25%
SGLI ⁴³	152,032	1,065,158	616,725	235,714	66,032
% of Total	7%	50%	29%	11%	3%
FSGLI-Spouse ⁴³	10,815	334,861	389,905	161,461	43,400
% of all age groups	1%	36%	41%	17%	5%
FSGLI- Children ⁴³	1,622,579	57,421	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI ⁴⁴	18	9,374	50,539	101,960	136,356
% of all age groups	0%	2%	12%	24%	31%
Total all types	1,785,444	1,468,629	1,071,047	521,978	284,576
% of all age groups	31%	26%	19%	9%	5%

Age groups continued on the next page.

⁴¹ Note: Data as of September 30, 2019.

⁴² Source: VMLI Reserve Valuation September Data

⁴³ Source: OSGLI June Data – Adjusted for FY 19. Dependent data from the Defense Manpower Data Center. All Servicemembers insured under SGLI are also insured under TSGLI.

⁴⁴ Source: VGLI Attained Age In-force Report from Prudential.



Age distribution for VBA Insurance Programs
number of participants and percent of program total (continued)

Type of insurance	Age groups					Average age
	60-69	70-79	80-89	> 89	Total all age groups	
USGLI ⁴¹	0	0	0	6	6	99.5
% of all age groups	0%	0%	0%	100%	100%	
NSLI ⁴¹	0	0	48,457	93,728	142,185	90.6
% of all age groups	0%	0%	34%	66%	100%	
VSLI ⁴¹	0	6	63,210	9,308	72,524	87.1
% of all age groups	0%	0%	87%	13%	100%	
VRI ⁴¹	0	1	1,894	3,694	5,589	91.3
% of all age groups	0%	0%	34%	66%	100%	
S-DVI ⁴¹	59,479	98,779	14,141	1,401	250,082	63.6
% of all age groups	24%	38%	6%	1%	100%	
VMLI ⁴²	780	757	13	0	2,592	59.8
% of all age groups	30%	29%	1%	0%	100%	
SGLI ⁴³	1,822	16	1	0	2,137,500	29.7
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ⁴³	4,558	0	0	0	945,000	33.5
% of all age groups	0%	0%	0%	0%	100%	
FSGLI- Children ⁴³	0	0	0	0	1,680,000	8.3
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁴	85,646	44,286	4,688	73	432,940	53.5
% of all age groups	20%	10%	1%	0%	100%	
Total all types	152,285	143,845	132,404	108,210	5,668,418	
% of all age groups	3%	3%	2%	2%	100%	

See previous page for footnote references.



SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

SGLI by coverage level – Active duty and Reserve duty FY19

	Number with coverage		Percent with coverage	
SGLI coverage level	\$50,000-\$350,000	\$400,000 (maximum)	\$50,000-\$350,000	\$400,000 (maximum)
Active duty	114,248	1,308,752	8.03%	91.97%
Reserve duty	164,363	454,637	26.55%	73.45%
Total⁴⁵	278,611	1,763,389	13.64%	86.36%

SGLI coverage by Branch of Service and component of service FY19

Branch of Service (BOS)		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent ⁴⁶ of grand total with SGLI
Active duty	Army	508,828	507,815	99.8%	24.9%
	Navy	353,246	348,622	98.7%	17.1%
	Air Force	351,516	347,674	98.9%	17.0%
	Marine Corps	172,589	172,093	99.7%	8.4%
	Coast Guard	43,807	40,516	92.5%	2.0%
	NOAA	327	291	89.0%	<0.1%
	Public Health Service	6,283	5,989	95.3%	0.3%
	Total	1,436,596	1,423,000	99.1%	69.7%
Reserve /National Guard	Army	421,553	382,287	90.7%	18.7%
	Navy	47,797	42,557	89.0%	2.1%
	Air Force	163,757	163,757	100.0%	8.0%
	Marine Corps	24,190	24,190	100.0%	1.2%
	Coast Guard	10,232	6,209	60.7%	0.3%
	Total	667,529	619,000	92.7%	30.3%
Grand Total		2,104,125	2,042,000	97.1%	100.0%

⁴⁵ Does not include Servicemembers with part-time or post-separation coverage

⁴⁶ Percentages may not sum to Total due to rounding.

FSGLI Coverage for Spouses

The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 19

FSGLI coverage level	Number with coverage		Percent with coverage	
	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	10,580	609,420	1.71%	98.29%
Reserve duty	15,335	309,665	4.72%	95.28%
Total	25,915	919,085	2.74%	97.26%

FSGLI Spouse coverage by branch and component of service FY 19

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent ⁴⁷ of grand total with FSGLI
Active duty	Army	272,511	238,485	87.5%	25.2%
	Navy	156,756	144,483	92.2%	15.3%
	Air Force	176,445	147,135	83.4%	15.6%
	Marine Corps	69,734	66,028	94.7%	7.0%
	Coast Guard	23,646	20,830	88.1%	2.2%
	NOAA	180	130	72.2%	<0.1%
	Public Health Service	2,909	2,909	100.0%	0.3%
	Total	702,181	620,000	88.3%	65.6%
Reserve /National Guard	Army	227,360	197,561	86.9%	20.9%
	Navy	35,640	30,201	84.7%	3.2%
	Air Force	101,800	84,663	83.2%	9.0%
	Marine Corps	9,640	9,259	96.0%	1.0%
	Coast Guard	4,238	3,316	78.2%	0.4%
	Total	378,678	325,000	858.8%	34.4%
Grand Total		1,080,859	945,000	87.4%	100.0%

⁴⁷ Percentages may not sum to Total due to rounding.

Contact Information

Department of Veterans Affairs home page

www.va.gov/

Veterans Benefits Administration home page

benefits.va.gov

Insurance information home page

benefits.va.gov/insurance

Insurance Service Single Sign On (SSO) website

<https://insurance.va.gov/home>

Annual Benefits Report: (Office of Performance Analysis & Integrity)

202-461-9040

Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)

Toll-free telephone: ⁴³

1-800-669-8477

Death claims fax:

1-888-748-5822

All other fax inquiries:

1-888-748-5828

General correspondence mailing address:

Department of Veterans Affairs Insurance Center
P.O. Box 42954
Philadelphia, Pennsylvania 19101

For correspondence concerning:

Use P.O. box:

Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:

P.O. Box 7208

Loans and Cash Surrenders:

P.O. Box 7327

Premium and Loan/Lien Payments:

P.O. Box 4019

All Other Insurance Mail:

P.O. Box 42954

Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)

OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. When Servicemembers or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI can be reached at:

Toll-free telephone:

1-800-419-1473

Death and accelerated⁴⁴ benefits claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

General correspondence mailing address:

The Office of Servicemembers' Group Life Insurance
80 Livingston Avenue
Roseland, New Jersey 07068-1733

E-mail:

Death and accelerated benefits claims only:

osgli.claims@prudential.com

All other inquiries: osgli.osgli@prudential.com

⁴³ Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday - Friday

⁴⁴ The Accelerated Benefit Option gives terminally-ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.



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