Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available group term 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 through the Veterans Group Life Insurance program, or a permanent, individual insurance policy after separating from service. 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 service.

VBA's insurance benefits fall into three categories:

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

A detailed description of each program is on page 164.

VA life insurance provides $1.2 trillion in coverage to 5.7 million Servicemembers, Veterans, and their families.

Due to the impact of the Coronavirus (COVID-19), VA extended the time period for former Servicemembers and Veterans to apply for Veterans' Group Life Insurance by 90 days, in effect allowing up to 330 days following separation from service to apply 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. This 330-day no-health application period was extended through December 11, 2021; thereafter, the prior 240-day no-health application period is in effect.

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Release history

Version & changes	Date
Data as of	09/30/2021

Mission, Vision and Core Values

Mission Statement

The Department of Veterans (VA) Insurance Service **mission** is to provide our Nation's Veterans, Servicemembers, and Military Families insurance products and services.

Vision Statement

Our **vision** is to be the world-class leader for Veteran and Military insurance delivery; where a diverse and caring workforce thrives, online technology advances efficiency, and our performance honors military service by exceeding expectations for value, timeliness, and customer service.

Core Values

VA Insurance Service shares VA's five core values: **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, Servicemembers, and their beneficiaries. The first letter of each word - Integrity, Commitment, Advocacy, Respect, Excellence - creates a powerful acronym, "I CARE." The I CARE acronym is a constant reminder of Insurance Service employees' important role and commitment to those we serve.

The core values shape our strategy, guide the execution of our mission, and influence key decisions.

Priorities

- ***Serve*** our Nation's heroes by insuring over 5.7 million Veterans, Servicemembers, and uniformed service families for over $1.2 trillion in coverage.
- ***Educate*** customers on insurance benefits they have earned to promote peace-of-mind.
- ***Engage*** customers where they are by offering flexible, paperless payment and communication options.
- ***Innovate*** by ***collaborating*** with stakeholders to design customer-centered processes and products.

page 165

Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs during prior military conflict periods, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs no longer issue new coverage, but VA continues to maintain active policies and provides a range of benefits. These programs include United States Government Life Insurance (USGLI), National Service Life Insurance (NSLI), 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). Starting on January 1, 2023, the Veterans Affairs Life Insurance (VALI) program, a new guaranteed acceptance whole life program, will replace the S-DVI program. The S-DVI program will close to new insureds on December 31, 2022.

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with group term 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 and have their dependent children automatically covered for $10,000 of FSGLI.

Acronyms Used in This Document

Supervised insurance programs[1]	SGLI	Servicemembers' Group Life Insurance
	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
	VALI	Veterans Affairs Life 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	DEERS	Defense Eligibility and Enrollment Reporting System
	DMDC	Defense Manpower Data Center
	NOAA	National Oceanic and Atmospheric Administration
	OSGLI	Office of Servicemembers' Group Life Insurance
	PA&I	Performance Analysis & Integrity
	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.

VA Insurance Program Enhancements

VGLI Premium Reduction

On April 1, 2021, VA implemented a new VGLI premium rate scale that reduces premium rates at all ages and adds an additional bracket for ages 80 and over. This was the direct result of changing VA's methodology for calculating the VGLI Reserve for Future Costs to better align it with its liability for the program as specified in the statutes. This made over $2 billion available for a Premium Stabilization Fund, which was used for these premium reductions and will be used for stabilizing premium rates in the future. The additional bracket allows for needed flexibility in the future as the average age of VGLI insureds continues to increase. The new scale reductions range from 2% to 13% with an average of 7% across all age groups.

VGLI No Health Period Extension

Due to impact of the Coronavirus (COVID-19), VA amended the VGLI regulations at 38 CFR 9.2 by adding the new subsection (f)(1) to extend by 90 days the time periods under 38 CFR 9.2(c) during which former Servicemembers may apply for VGLI. Former Servicemembers who submitted a VGLI application and the initial premium within 330 days following separation from service were not required to submit evidence of insurability.

Former Servicemembers who do not apply for VGLI within 330 days following separation from service still received VGLI coverage if they applied for the coverage within 1 year and 210 days following separation from service and submitted the initial premium and evidence of insurability. The rule was in effect until December 11, 2021.

Online Instant Policy Loans

To further provide exceptional service to our Policyholders, VA created an Instant Policy Loan approval process. This process allows for policyholders to receive instant status about their loan requests submitted online through www.benefits.va.gov/insurance/. Through this online portal, policyholders are able to see their loan value and know exactly how much they can borrow from their policy. Instantly approved loans generally take 2-5 business days for the loan payment to be received. If the policy loan is not able to be approved instantly online, it will provide other options for submitting the loan request and information to do so.

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 – EOY 2022	$10,000[6]
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	$200,000[7]
	Veterans Affairs Life Insurance (VALI)	Beginning 2023	$40,000

[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.

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.

2020 Rankings by Total Life Insurance in force[8]

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliated Companies [9]	$4,484,460
2	Prudential of America Group [9]	$4,445,045
3	Great-West Life Group	$3,738,631
4	New York Life Group[9]	$3,125,037
5	Lincoln Financial Group	$2,294,679
6	Northwestern Mutual Group	$1,996,928
7	RGA Group	$1,901,671
8	SCOR Life US Group	$1,820,253
9	Securian Financial Insurance Group	$1,802,476
10	Munich American Reassurance Company	$1,687,662
11	Swiss Reinsurance Life Group	$1,596,687
12	AIG Life & Retirement Group	$1,275,606
13	Aegon USA Group	$1,269,405
14	Hannover Life Reassurance America	$1,248,098
15	**VA**[10]	**$1,184,598**
16	Hartford Life & Accident Insurance Company	$1,156,349

[8] Source: Best's Review (September 2021); Calendar Year 2020 Exhibit of Insurance In-force
[9] Total includes the portion of SGLI insurance in-force that this company reinsures.
[10] VA data includes $207,450 million of TSGLI coverage.

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 year[11]

Insured (program)	2017	2018	2019	2020	2021
Veterans (All Administered Programs except VMLI)	568,957	516,291	470,386	426,500	385,813
Veterans (VMLI)	2,632	2,614	2,592	2,570	2,479
Veterans (VGLI)	431,517	432,120	432,940	437,549	440,225
Servicemembers (SGLI)	2,222,500	2,221,500	2,137,500	2,165,500	2,239,500
Spouses and Children (FSGLI)	2,782,000	2,752,000	2,625,000	2,599,000	2,637,000
Total lives insured	**6,007,606**	**5,924,525**	**5,668,418**	**5,631,119**	**5,705,017**

Face amount (billions)	$1,002	$1,001	$968	$981	$1,008

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

Benefits paid by fiscal year[12]

Benefit type	2017	2018	2019	2020	2021	% Chg. FY20 to FY21
Death awards[13]	$1,930,643,320	$1,850,898,645	$1,792,122,774	$1,787,423,164	$1,850,098,846	4%
Dividends	$70,348,712	$60,443,191	$51,815,624	$40,970,783	$26,831,837	-35%
Loans made	$30,905,000	$29,605,000	$29,092,000	$23,438,000	$20,738,000	-12%
Matured endowments	$108,802,036	$106,362,179	$120,720,834	$122,128,522	$108,267,832	-11%
Cash surrenders	$62,571,415	$57,115,920	$46,826,661	$37,373,804	$27,991,977	-25%
Disability claims	$4,015,205	$3,355,794	$2,730,471	$2,210,000	$1,740,091	-21%
Total	**$2,207,285,688**	**$2,107,780,729**	**$2,043,308,364**	**$2,013,544,273**	**$2,035,668,583**	**-1%**

[11] Source: FY2021 State of Residence Report; FY2021 Exhibit of Insurance In-force.

[12] Source: FY2021 Exhibit of Insurance In-force; FY2021 Statement of Operations and Changes in Net Position; FY21 Statement of Cash Flows.

[13] Includes payments for traumatic injuries.

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

	2017	2018	2019	2020	2021
Administered	64,586	58,916	52,897	49,002	46,733
Supervised[14]	7,620	7,696	7,744	7,982	8,503
Total	**72,206**	**66,612**	**60,641**	**56,984**	**55,236**

Amount of death or traumatic injury awards paid

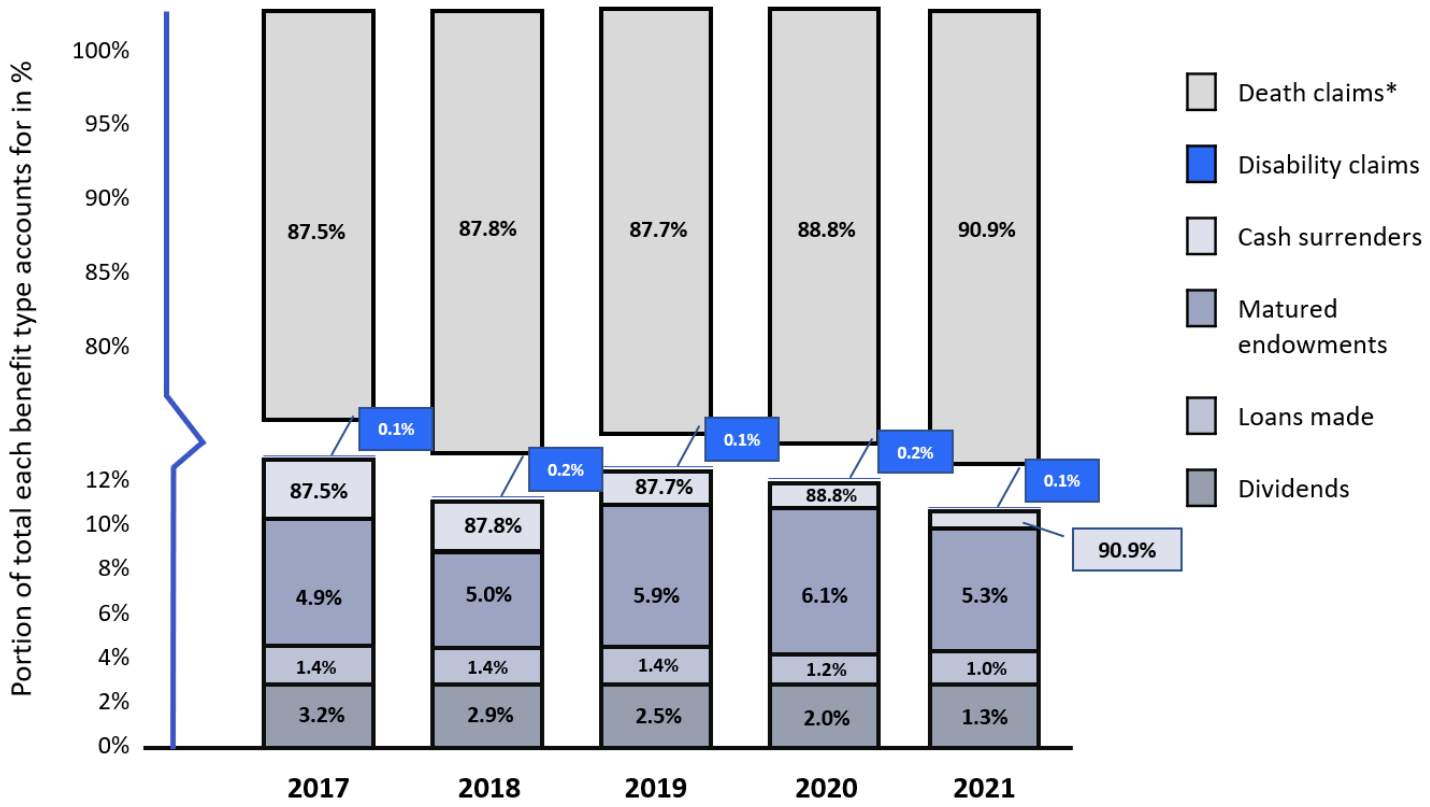
	2017	2018	2019	2020	2021
Administered	$865,048,220	$798,893,680	$722,615,373	$668,463,328	$623,755,228
Supervised[14]	$1,065,595,100	$1,052,004,965	$1,069,507,401	$1,118,959,836	$1,226,343,618
Total	**$1,930,643,320**	**$1,850,898,645**	**$1,792,122,774**	**$1,787,423,164**	**$1,850,098,846**
Administered Average Payment	$13,394	$13,560	$13,661	$13,642	$13,347
Supervised Average Payment	$139,842	$136,695	$138,108	$140,185	$144,225

Types of Insurance Benefits by fiscal year

	2017	2018	2019	2020	2021
Dividends	3.2%	2.9%	2.5%	2.0%	1.3%
Loans Made	1.4%	1.4%	1.4%	1.2%	1.0%
Matured Endowments	4.9%	5.0%	5.9%	6.1%	5.3%
Cash Surrenders	2.8%	2.7%	2.3%	1.9%	1.4%
Disability Claims	0.2%	0.2%	0.1%	0.1%	0.1%
Death Claims*	87.5%	87.8%	87.7%	88.8%	90.9%

[14] Includes payments for traumatic injuries.

Types of Insurance Benefits by fiscal year



*Includes payments for SGLI traumatic injuries

Total Insurance in force by fiscal year[15]

	2017	2018	2019	2020	2021
Number of policies	6,078,570	5,987,514	5,724,945	5,681,171	5,749,015
Total face amounts	$1,215,080,861,599	$1,215,108,315,937	$1,173,876,252,207	$1,189,648,776,945	$1,224,322,505,123
Avg. face amounts[16]	$199,896	$202,940	$205,046	$209,402	$212,962

Life Insurance in-force by program during FY 2021[17]

Type of Insurance[18]	Number of policies	Total face amount	Average face amount[16]	Maximum face amount
USGLI	3	13,000	$4,333	$10,000
NSLI	90,489	1,149,273,845	$12,701	$10,000
VSLI	59,612	895,914,859	$15,029	$10,000
VRI	3,647	36,645,876	$10,048	$10,000
S-DVI	276,060	2,906,779,913	$10,530	$10,000[19]
VMLI	2,479	353,092,630	$142,433	$200,000
SGLI	2,239,500	808,879,800,000	$361,188	$400,000
FSGLI - Child	1,705,000	17,050,000,000	$10,000	$10,000
FSGLI - Spouse	932,000	92,061,500,000	$98,778	$100,000
VGLI	440,225	84,739,485,000	$192,491	$400,000
Total[20]	**5,749,015**	**$1,008,072,505,123**	**$175,347**	

[15] Source: Insurance FY 2021 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.
[16] Average face amount includes paid-up additional insurance where available.
[17] Source: Insurance FY 2021 Exhibit of Insurance In-force Cover Sheet.
[18] Page 170 contains information on historical changes to life insurance programs.
[19] An additional $30,000 of supplemental coverage is available to totally disabled Veterans.
[20] Excludes TSGLI.

Gender Breakdown by Program during FY 2021

Type of Programs	Male	Female	Unknown
USGLI[21]	75%	0%	25%
NSLI[22]	43%	0%	57%
VSLI[22]	30%	0%	70%
VRI[22]	78%	1%	21%
S-DVI[22]	87%	11%	2%
SGLI[22]	81%	19%	0%
VGLI[23]	86%	14%	0%
Total	**81%**	**16%**	**3%**

[21] Insurance does not collect gender data on policyholders. Breakdown comes from an SSN data match PA&I performed with records they had access to.
[22] Gender breakdown for Active and Reserve Servicemembers from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.
[23] OSGLI data

Number of policy actions processed on administered policies by fiscal year[24]

	2017	2018	2019	2020	2021
Loans	32,782	32,539	33,686	27,395	24,849
Cash surrenders	6,075	5,560	4,704	3,366	2,649
Calls answered[25]	509,897	487,795	442,898	400,444	397,479
Correspondence received	56,547	42,485	24,427	17,617	23,448
Change of address	26,146	19,051	9,911	1,444	N/A[26]
Online loan applications	6,002	7,182	8,560	8,376	9,224
Total[27]	**631,447**	**587,430**	**515,626**	**450,266**	**448,425**

[24] Source: Distribution of Operations Report.
[25] The number of Interactive Voice Response calls are not included.
[26] As of FY 2021, Change of Address is no longer tracked separately from Correspondence received.
[27] Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed by an employee on administered policies. Online loan applications are processed without manual intervention.

Coverage Established, Lapsed, or Payments Issued During FY 2021

The table below identifies the number of new policies issued for FY 2021, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which are group insurance, the uniformed services maintain the records on each insured Servicemember.

New life insurance coverage issued in FY 2021

Type of insurance	Number of people issued coverage	Total coverage amount	Average face amount	Maximum face amount
VMLI[28]	314	$53,386,251	$170,020	$200,000
S-DVI[29]	10,874	$128,437,498	$11,811	$10,000[30]
VGLI[31]	20,592	6,933,270,000	$336,697	$400,000
FSGLI –Child[32]	70,383	$703,830,000	$10,000	$10,000
FSGLI – Spouse[33]	141,325	$13,959,800,850	$98,778	$100,000
SGLI[32]	198,069	$69,586,343,839	$351,324	$400,000
Total	**441,557**	**$91,365,068,438**	**$206,916**	

[28] Source: VMLI Database – FY2021 Reserve File Data. Maximum face amount increased to $150,000 on October 1, 2011, and increased to $200,000 January 1, 2012.

[29] Source: S-DVI – FY2021 Exhibit of Insurance In-force; State of Residence Report.

[30] Source: An additional $30,000 of supplemental coverage is available to totally disabled policyholders. For FY2021, VA issued 622 new Supplemental S-DVI policies.

[31] Source: VGLI – OSGLI Monthly Report to VA.

[32] Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY2021. Data on accessions from the Defense Manpower Data Center.

[33] Source: DEERS and Military Pay Records.

Policy lapses[34] during FY 2021

Type of Insurance	Number	Face amount	Average face amount
NSLI	1,148	$6,912,500	$6,021
VSLI	496	$3,514,000	$7,085
VRI	49	$283,500	$5,786
S-DVI	856	$10,541,000	$12,314
Administered Total Lapses	**2,549**	**$21,251,000**	**$8,337**
VGLI Lapses	**10,215**	**1,789,430,000**	**$175,177**

[34] Source: FY2021 Exhibit of Insurance In-force.
A policy lapses if the premium is not received within 61 days after the due date.

VBA Insurance payments made to policyholders during FY 2021

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment[35]	USGLI	0	$0	$0
	NSLI	5,284	$103,870,866	$19,658
	VSLI	32	$627,285	$19,603
	VRI	63	$2,398,682	$38,074
	S-DVI	130	$1,371,000	$10,546
	Total	**5,509**	**$108,267,833**	**$19,653**
Cash surrender[35]	USGLI	0	$0	$0
	NSLI	711	$14,410,992	$20,269
	VSLI	565	$8,663,194	$15,333
	VRI	44	$582,503	$13,239
	S-DVI	659	$4,335,287	$6,579
	Total	**1,979**	**$27,991,976**	**$14,145**
Dividends[36]	USGLI	3	$315	$105
	NSLI	90,489	$17,664,110	$195
	VSLI	59,612	$8,517,721	$143
	VRI	3,647	$649,691	$178
	Total	**153,751**	**$26,831,837**	**$175**
Loans[37]	USGLI	0	$0	$0
	NSLI	233	$1,011,000	$4,339
	VSLI	287	$961,000	$3,348
	VRI	3	$16,000	$5,333
	S-DVI	24,326	$18,750,000	$771
	Total	**24,849**	**$20,738,000**	**$835**

[35] Source of number: FY 2021 Exhibit of Insurance In-force. Source of amount: FY 2021 Statement of Operations and Changes in Net Position.

[36] Source of number: FY 2021 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 2021 Statement of Operations and Changes in Net Position.

[37] Source of number: FY 2021 Statement of Cash Flows.
Program numbers from an estimate based on Statistical Quality Control reviews in FY 2021 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 year

Dividend payments	2017	2018	2019	2020	2021
Number	364,713	302,217	247,801	197,843	153,751
Total amounts	$70,348,712	$60,443,190	$51,815,624	$40,970,783	$26,831,837
Average payments	$193	$200	$209	$207	$175

In general, VA pays death claims to a Servicemembers' or Veterans' designated beneficiary upon the death of the insured person. In the case of FSGLI, VA pays spousal or dependent child death claim benefits to the Servicemember. In the case of VMLI, VA pays death claims directly to the mortgage lender.

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 2021[38]

Type of insurance	Number	Amount	Average payment
USGLI	1	$9,709	$9,709
NSLI	23,314	$310,114,392	$13,302
VSLI	9,254	$143,155,921	$15,470
VRI	1,108	$10,633,522	$9,597
S-DVI	12,888	$134,236,757	$10,416
VMLI	168	$25,604,927	$152,410
SGLI[39]	1,635	$586,050,389	$358,441
FSGLI – Spouse[39]	587	$56,947,181	$97,014
FSGLI - Child[39]	911	$9,100,351	$9,989
TSGLI[39]	417	$18,300,000	$43,885
VGLI[39]	4,953	$555,945,697	$112,244
Total	**55,236**	**$1,850,098,846**	**$33,494**

[38] Source of number: FY 2021 Exhibit of Insurance In-force; VMLI Database. Source of amount: FY 2021 Statement of Operations and Changes in Net Position.

[39] 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 2021

Although most Veterans choose to receive payments in a lump sum, a monthly payment option is available for certain policy benefits, such as, 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 2021

Type of payment[40]	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	$0	$0
	NSLI	824	$1,040,670	$1,263
	VSLI	456	$629,460	$1,380
	VRI	51	$42,780	$839
	Total	**1,331**	**$1,712,910**	**$1,287**
Matured endowments	USGLI	0	$0	$0
	NSLI	73	$95,689	$1,311
	VSLI	84	$111,415	$1,326
	VRI	2	$1,067	$534
	S-DVI	11	9,692	$881
	Total	**170**	**$217,863**	**$1,282**
Cash Surrenders	USGLI	0	$0	$0
	NSLI	15	$25,404	$1,694
	VSLI	0	$0	$0
	VRI	0	$0	$0
	S-DVI	0	$0	$0
	Total	**15**	**$25,404**	**$1,694**
Total and permanent disability	USGLI	0	$0	$0
	Total	**0**	**$0**	**$0**

[40] Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income — for NSLI and 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 2021

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 2021[41]

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	409	$78,375	$192
NSLI	6,161	$3,410,879	$554
VSLI	320	$216,067	$675
VRI	56	$24,225	$433
S-DVI	118	$70,022	$593
Total	**7,064**	**$3,799,568**	**$538**

[41] Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI and; VSLI are 150 percent of the Lifetime Guaranteed Amount plus 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

	Age groups				
Type of insurance	< 20	20-29	30-39	40-49	50-59
USGLI[42]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI[42]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI[42]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI[42]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI[42]	1	1,681	13,984	23,913	40,309
% of all age groups	0%	1%	6%	10%	16%
VMLI[43]	0	12	126	264	639
% of all age groups	0%	0%	5%	11%	26%
SGLI[44]	146,622	1,115,232	656,241	249,507	69,928
% of Total	7%	50%	29%	11%	3%
FSGLI–Spouse[44]	8,042	313,757	395,083	166,075	44,357
% of all age groups	1%	34%	41%	18%	5%
FSGLI– Children[44]	1,647,457	57,543	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI[45]	23	10,159	46,802	97,485	140,178
% of all age groups	0%	2%	10%	22%	32%
Total all types	**1,802,145**	**1,498,384**	**1,112,236**	**537,244**	**295,411**
% of all age groups	**32%**	**26%**	**19%**	**9%**	**5%**

Age groups continued on the next page.

[42] Note: Data as of September 30, 2021.
[43] Source: VMLI Reserve Valuation September Data
[44] Source: OSGLI June Data – Adjusted for FY 2021. Dependent data from the Defense Manpower Data Center. All Servicemembers insured under SGLI are also insured under TSGLI.
[45] Source: VGLI Attained Age In-force Report from Prudential.

Age distribution for VBA Insurance Programs (continued)

	Age groups					
Type of insurance	60-69	70-79	80-89	> 89	Total all age groups	Average age
USGLI[42]	0	0	0	3	3	99.9
% of all age groups	0%	0%	0%	100%	100%	
NSLI[42]	0	0	10,771	69,025	79,796	91.2
% of all age groups	0%	0%	13%	87%	100%	
VSLI[42]	0	0	33,079	20,558	53,637	89.0
% of all age groups	0%	0%	62%	38%	100%	
VRI[42]	0	0	802	2,436	3,238	92.3
% of all age groups	0%	0%	25%	75%	100%	
S-DVI[42]	48,825	104,536	13,725	2,165	249,139	63.9
% of all age groups	20%	40%	6%	1%	100%	
VMLI[43]	751	664	23	0	2,479	59.2
% of all age groups	30%	27%	1%	0%	100%	
SGLI[44]	1,958	10	2	0	2,239,500	29.8
% of all age groups	0%	0%	0%	0%	100%	
FSGLI–Spouse[44]	4,686	0	0	0	932,000	33.8
% of all age groups	1%	0%	0%	0%	100%	
FSGLI– Children[44]	0	0	0	0	1,705,000	8.4
% of all age groups	0%	0%	0%	0%	100%	
VGLI[45]	86,971	51,574	6,911	122	440,225	54.2
% of all age groups	20%	12%	2%	0%	100%	
Total all types	**143,191**	**156,784**	**65,313**	**94,309**	**5,705,017**	
% of all age groups	**3%**	**3%**	**1%**	**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 level is shown by itself, while all lesser coverage levels are combined.

SGLI by coverage level – Active duty and Reserve duty FY 2021

	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	108,318	1,369,682	7.33%	92.67%
Reserve duty	190,486	480,514	28.39%	71.61%
Total[46]	**298,804**	**1,850,196**	**13.90%**	**86.10%**

SGLI coverage by uniformed service and component of service in FY 2021

Uniformed Service		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent[47] of grand total with SGLI
Active duty	Army	519,931	517,596	99.6%	24.1%
	Navy	366,679	361,977	98.7%	16.8%
	Air Force	362,572	358,833	99.0%	16.7%
	Marine Corps	194,185	193,724	99.8%	9.0%
	Coast Guard	43,738	39,806	91.0%	1.9%
	NOAA	347	317	91.4%	0.0%
	Public Health Service	6,030	5,747	95.3%	0.3%
	Total	**1,493,482**	**1,478,000**	**99.0%**	**68.8%**
Reserve /National Guard	Army	486,714	475,429	97.7%	22.1%
	Navy	28,979	28,963	99.9%	1.3%
	Air Force	133,632	133,556	99.9%	6.2%
	Marine Corps	26,614	26,599	99.9%	1.2%
	Coast Guard	11,090	6,453	58.2%	0.3%
	Total	**687,029**	**671,000**	**97.7%**	**31.2%**
	Grand Total	**2,180,511**	**2,149,000**	**98.5%**	**100.0%**

[46] Does not include Servicemembers with part-time or post-separation coverage
[47] 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 level is shown by itself, while all lesser coverage levels are combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 2021

	Number with coverage		Percent with coverage	
FSGLI coverage level	$10,000-$90,000	$100,000 (maximum)	$10,000-$90,000	$100,000 (maximum)
Active duty	9,101	600,899	1.49%	98.51%
Reserve duty	12,622	309,378	3.92%	96.08%
Total	**21,723**	**910,277**	**2.33%**	**97.67%**

FSGLI Spouse coverage by uniformed service and component in FY 2021

Uniformed Service		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent[48] of grand total with FSGLI
Active duty	Army	274,979	236,122	85.9%	25.3%
	Navy	155,508	141,811	91.2%	15.2%
	Air Force	176,247	145,364	82.5%	15.6%
	Marine Corps	65,868	61,854	93.9%	6.6%
	Coast Guard	23,589	20,867	88.5%	2.2%
	NOAA	191	146	76.4%	<0.1%
	Public Health Service	3,837	3,836	100.0%	0.4%
	Total	**700,219**	**610,000**	**87.1%**	**65.5%**
Reserve /National Guard	Army	228,707	193,891	84.8%	20.8%
	Navy	35,695	29,627	83.0%	3.2%
	Air Force	105,004	86,217	82.1%	9.3%
	Marine Corps	9,066	8,535	94.1%	0.9%
	Coast Guard	4,632	3,730	80.5%	0.4%
	Total	**383,104**	**322,000**	**84.1%**	**34.5%**
Grand Total		**1,083,323**	**932,000**	**86.0%**	**100.0%**

[48] 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, VALI, VMLI)

Toll-free telephone: [49]

1-800-669-8477

Document Upload:

www.insurance.va.gov/home/IDU

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:

Support for SGLI/FSGLI Claims & VGLI:

1-800-419-1473

Death and accelerated benefits[50] claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

Support for TSGLI:

Call your office at the number located on first page of TSGLI Application for Benefits (SGLV 8600)

Support for SGLI & FSGLI coverage:

Utilize SGLI Online Enrollment System (SOES)
www.milconnect.dmdc.osd.mil/milconnect/

General correspondence mailing address:

The Office of Servicemembers' Group Life Insurance
PO Box 41618
Philadelphia PA 19176

E-mail:
Death and accelerated benefits claims only:
osgli.claims@prudential.com
All other inquiries: osgli.osgli@prudential.com

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[49] Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday – Friday.
[50] The Accelerated Benefit Option gives terminally ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.