

NEW



VA LIFE INSURANCE (VALI)

Offering guaranteed acceptance whole life insurance

VALI Newsletter

February 2022

Thank you for Subscribing!

As a subscriber, you will receive the VALI newsletter on a quarterly basis. This newsletter contains the most recent information about VALI. We encourage you to visit www.benefits.va.gov/insurance to learn more about all VA Insurance programs.

We look forward to keeping in touch!

KEY FEATURES OF VALI

**Fixed Premium
Rates***

**Up to \$40,000
of Coverage**

**0% - 100%
Service-
Connection**

**No Time Limit
to Apply
Age 80 and Under**

**No Medical
Underwriting**

**Whole Life
Guaranteed
Acceptance**

*The premiums for VALI are fixed, based on your age when you enroll, and do not increase as you age.

Key Dates You Should Know About VALI:

JAN. 5, 2021
Public Law 116-315
is passed

New VA Life Insurance Program

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

DEC. 31, 2022
S-DVI programs
are closed to new
enrollment

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**.

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 based on current estimates and may change.

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

JAN. 1 2023
VALI becomes
effective

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 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.

First day to
convert S-DVI to
VALI

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.

DEC. 31, 2025
Last day to keep S-DVI
and apply for VALI

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 21, 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.
Please visit www.benefits.va.gov/insurance
for additional information on VA Life Insurance





VA Life Insurance (VALI)

Protect the ones you love, those who matter most.

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		

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

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