

# INDIVIDUAL READY RESERVE

## *SGLI to VGLI Insurance Conversion Key Timeframes*

VA



U.S. Department  
of Veterans Affairs

Veterans Benefits  
Administration

Date  
Assigned  
to IRR

120  
Days

240  
Days

1 Year &  
120 Days  
485 Days

Conversion to VGLI with *no* Health Requirements

Conversion to VGLI *with* Health Requirements

SGLI continues free  
for 120 days after being  
assigned to IRR

SGLI can be converted to VGLI

No insurance coverage from 121 days to the day SGLI is converted to VGLI

SGLI can no  
longer be  
converted