

NATIONAL GUARD AND RESERVE COMPONENTS

SGLI to VGLI Insurance Conversion Key Timeframes

VA



U.S. Department
of Veterans Affairs

Veterans Benefits
Administration

Date of military
separation or
retirement
(e.g. NGB-22,
separation
orders)

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 military
separation or retirement

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