Veterans’ Group Life Insurance

Frequently Asked Questions about increasing your Veterans’ Group Life Insurance under the Veterans’ Benefit Act of 2010.

Veterans’ Benefit Act of 2010

Veterans’ Group Life insurance (VGLI) provides life insurance coverage similar to your Servicemembers’ Group Life Insurance.

You can increase your coverage by $25,000 up to the legislated maximum of $400,000 during the eligibility period. The eligibility period is the 120 days prior to your five-year VGLI anniversary and every five years after that, up to age 60.

No medical questions asked.

Am I eligible to increase my VGLI coverage?

You can increase your VGLI coverage by $25,000 under the following guidelines:

- You must request the additional coverage during your 120-day eligibility period.
- Your total amount of coverage cannot exceed the legislated maximum amount of $400,000.
- You must be under age 60.

Can I purchase more or less than $25,000 of additional coverage?

- If your coverage is $375,000 or less, you can purchase a maximum of an additional $25,000 of VGLI coverage. Amounts less than $25,000 are not allowed if your coverage is less than $375,000.
- If your coverage is more than $375,000, you can purchase the amount that increases your coverage to $400,000.
Do I have to answer any medical questions to increase my coverage?
• You do not need to answer any medical questions.

How do I purchase the additional VGLI coverage?
• You can purchase the additional VGLI coverage through your VGLI Online Account or by calling the Contact Center at 800-419-1473.

When am I eligible to enroll for the additional VGLI coverage?
• You can find out when you are eligible by accessing your VGLI Online Account or by calling the Contact Center at 800-419-1473.
• You will also receive a notice in advance of your next eligibility period.

Does this mean there is an increase in the maximum VGLI coverage?
• No, the legislated maximum VGLI coverage is $400,000.

Does my additional VGLI coverage stay in effect after I turn 60?
• Yes, all of your VGLI coverage remains in effect as long as the premium is paid.

How much does the additional VGLI coverage cost?
• Refer to the rate chart on the reverse side of this reference or use the online rate calculator at www.insurance.va.gov. Your VGLI premium is based on your age and the amount of VGLI coverage you have. Your total premium will increase based on the amount of additional coverage purchased.

When will my additional VGLI coverage take effect?
• Any coverage you purchase during the eligibility period takes effect on your following VGLI anniversary date. Your billing statements will not reflect the cost of the additional VGLI coverage until the month it becomes effective. Remember, if you are billed on a quarterly, semi-annual, or annual basis, you will not see your premium increase until your next bill. Your increased coverage is effective on your VGLI anniversary date.

Can I continue to increase my coverage by $25,000 during each eligibility period?
• You can continue to increase your coverage during each eligibility period up to the $400,000 maximum, up to age 60.

Can I purchase additional VGLI coverage if my premium payments are late?
• Your account needs to be current with the premium paid up-to-date. To check your account status, access your VGLI Online Account or call the Contact Center at 800-419-1473.

How much insurance do I need?
• An Insurance Needs Calculator is available online at www.insurance.va.gov under “Life Insurance Tools” to help you determine the amount of coverage you need.

Thank you for your service.
Create a VGLI Online Account Today

1. Visit www.insurance.va.gov
2. Select “Access Your Policy Information Online”
3. Under the VGLI column, select “access your policy information”
4. Click “Register Now”

With a VGLI Online Account you can:
• View coverage details
• Make premium payments and change payment frequency
• Update your contact information and beneficiaries

Contact us
Online:
www.insurance.va.gov

E-mail:
osgli.osgli@prudential.com

Phone:
800-419-1473
Monday through Friday,
8:00 a.m. to 5:00 p.m. Eastern Time

Fax:
800-236-6142

Mail:
OSGLI
PO Box 41618
Philadelphia, PA 19176-9913

Monthly Premium

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<th>Your Age</th>
<th>Cost Per $1,000</th>
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60 and over*

*Veterans’ Benefit Act of 2010 applies to members under age 60 during their eligibility period.

If your coverage is $375,000 or less, you can purchase an additional $25,000 of coverage.

Amounts less than $25,000 are not allowed if your current coverage is less than $375,000.

If your coverage is more than $375,000, you can purchase the amount that increases your coverage to $400,000.

Try the premium calculator at:
www.insurance.va.gov