



Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Service members and their families with universally available group term life insurance, as well as traumatic injury protection insurance for Service members. Service members 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 provide 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 [168](#).

VA life insurance provides **\$1.4 trillion** in coverage to **5.4 million** Service members, **Veterans**, and their families.

Veterans have up to **240 days** following their separation from the military to apply for **Veterans' Group Life Insurance (VGLI)** without the need to prove that they are in good health for insurance purposes. This is a critical opportunity for seriously ill or injured Service members to purchase affordable life insurance coverage.



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Release history

Version & changes

Date

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Mission, Vision, Purpose, Core Values and Priorities

Mission Statement

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

Vision Statement

Our **vision** is to be the trusted provider for Veteran and Service member insurance delivery; investing in a diverse and caring workforce, advancing online efficiency to improve the employee and customer experiences, and exceeding expectations for value, quality, and timeliness to honor our Veterans and Survivors.

Purpose

Our **purpose** is to honor our Nation's heroes by offering policyholders peace of mind and beneficiaries financial security.

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, Service members, 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 5.4 million Veterans, Service members, and uniformed service families for over \$1.4 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.



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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 Veterans Affairs Life Insurance (VALife) and Veterans' Mortgage Life Insurance (VMLI). On January 1, 2023, the Veterans Affairs Life Insurance (VALife) program, a new guaranteed acceptance whole life program, replaced the S-DVI program. The Service-Disabled Veterans' Insurance (S-DVI) program was closed 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 Service members 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 ³
	VALife	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
Other	VRI	Veterans' Reopened Insurance ³
	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.



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VA Insurance Program Enhancements

VALife Launch

On January 1, 2023, the Insurance Service launched Veterans Affairs Life Insurance (VALife) – the first new VA life insurance program for Veterans in almost 50 years. VALife has no medical underwriting and eliminated time limitations for enrollment for service-connected Veterans under age 81, expanding access and protection to millions of our Veterans. Since VALife launched, VA has processed over 65,000 applications, issued over 52,000 policies, and today, provides over \$1.5 billion of whole life insurance coverage with an average time of 12 minutes to complete an online application at VA.gov.



VGLI Program's 50th Anniversary

In recognition of the 50th Anniversary of the VGLI program on August 1st, VA prepared a news blog that was released on August 12, 2024. The news blog highlighted the history of the VGLI program, the criteria needed to apply for VGLI, and how to apply for VGLI. VA also released social media posts on VBA's Instagram and Facebook accounts. Additionally, OSGLI published an article on Prudential's intranet site and their public newsroom to highlight 50 years of partnership with VA in the administration of VGLI.

VMLI Premium Decrease

Through the VMLI program, eligible Veterans and Service members with severe disabilities can purchase up to \$200,000 in mortgage life insurance. This coverage means that if a policyholder passes away, the amount of their coverage will be used to pay down their mortgage – helping to ensure that their loved ones won't be responsible for that cost.

On October 1, 2023, most VMLI policyholders saw a premium reduction between 6% and 36% of their premiums, depending on their age. VA is using an updated actuarial table and interest rates adopted by the insurance industry to decrease VMLI premium rates. While a small group of VMLI policyholders did not see a decrease in premiums under the new actuarial table, VA locked in the prior premiums so they will not increase.



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VA Insurance Programs

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
Service-Disabled Veterans' Insurance (S-DVI)	1951 - 2022	\$10,000

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	\$500,000 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	\$500,000 ⁵
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁶
	Veterans Affairs Life Insurance (VALife)	2023 - present	\$40,000

⁴ Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

⁵ Effective March 1, 2023, the maximum coverage for SGLI and VGLI increased to \$500,000.

⁶ Maximum face amount increased to \$200,000 on January 1, 2012.



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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.

2023 Rankings by Total Life Insurance in-force⁷

Rank	Company	Total life insurance (millions)
1	Great-West Life Group	\$5,599,296
2	Metropolitan Life Ins Companies ⁸	\$5,162,994
3	Prudential of America Group ⁸	\$4,608,301
4	New York Life Group ⁸	\$3,257,000
5	Northwestern Mutual Group	\$2,318,593
6	Lincoln Financial Group	\$2,180,130
7	Securian Financial Insurance Group	\$2,139,111
8	Swiss Reinsurance Life Group	\$2,106,279
9	RGA Group	\$2,099,827
10	Munich American Reassurance Company	\$1,863,229
11	SCOR Life US Group	\$1,682,820
12	VA⁹	\$1,483,582
13	Hartford Life & Accident Insurance Company	\$1,300,848
14	Hannover Life Reassurance America	\$1,215,280
15	State Farm Life Group	\$1,159,801
16	Aegon USA Group	\$1,140,235

⁷ Source: Best's Review (September 2024); Calendar Year 2023 Exhibit of Insurance In-force

⁸ Total includes the portion of SGLI insurance in-force that this company reinsures.

⁹ VA data includes \$211,250 million of TSGLI coverage.



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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 year¹⁰

Insured (program)	2020	2021	2022	2023	2024
Veterans (All Administered Programs except VMLI)	426,500	385,813	351,944	353,629	338,455
Veterans (VMLI)	2,570	2,479	2,311	2,226	2,149
Veterans (VGLI)	437,549	440,225	445,419	451,409	453,774
Servicemembers (SGLI)	2,165,500	2,239,500	2,205,500	2,206,500	2,156,500
Spouses and Children (FSGLI)	2,599,000	2,637,000	2,581,000	2,541,000	2,491,000
Total lives insured	5,631,119	5,705,017	5,586,174	5,554,764	5,441,878
Face amount (billions)	\$981	\$1,008	\$1,006	\$1,275	\$1,238

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 year¹¹

Benefit type	2020	2021	2022	2023	2024	% Chg. FY23 to FY24
Death awards ¹²	\$1,787,423,164	\$1,850,098,846	\$1,786,537,345	\$1,672,078,203	\$1,700,013,809	2%
Dividends	\$40,970,783	\$26,831,837	\$12,888,930	\$9,418,289	\$5,936,937	-37%
Loans made	\$23,438,000	\$20,738,000	\$24,120,000	\$21,195,000	\$27,092,000	28%
Matured endowments	\$122,128,522	\$108,267,832	\$111,161,733	\$79,177,697	\$79,379,591	0%
Cash surrenders	\$37,373,804	\$27,991,977	\$27,132,586	\$49,272,826	\$40,914,703	-17%
Disability claims	\$2,210,000	\$1,740,091	\$1,349,529	\$626,138	\$754,260	20%
Total	\$2,013,544,273	\$2,035,668,583	\$1,963,190,123	\$1,831,768,153	\$1,854,091,300	1%

¹⁰ Source: FY2024 State of Residence Report; Exhibit of Insurance In-force. SGLI and FSGLI coverage is estimated using June data and are rounded.

¹¹ Source: FY2024 Exhibit of Insurance In-force; Statement of Operations and Changes in Net Position; Statement of Cash Flows. FY2024 Matured Endowments and Cash Surrenders estimates were developed based on FY2021 - FY2023 Exhibits of Insurance In-force.

¹² 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

	2020	2021	2022	2023	2024
Administered	49,002	46,733	38,566	31,735	32,288
Supervised ¹³	7,982	8,503	9,110	9,304	7,869
Total	56,984	55,236	47,676	41,039	40,157

Amount of death or traumatic injury awards paid

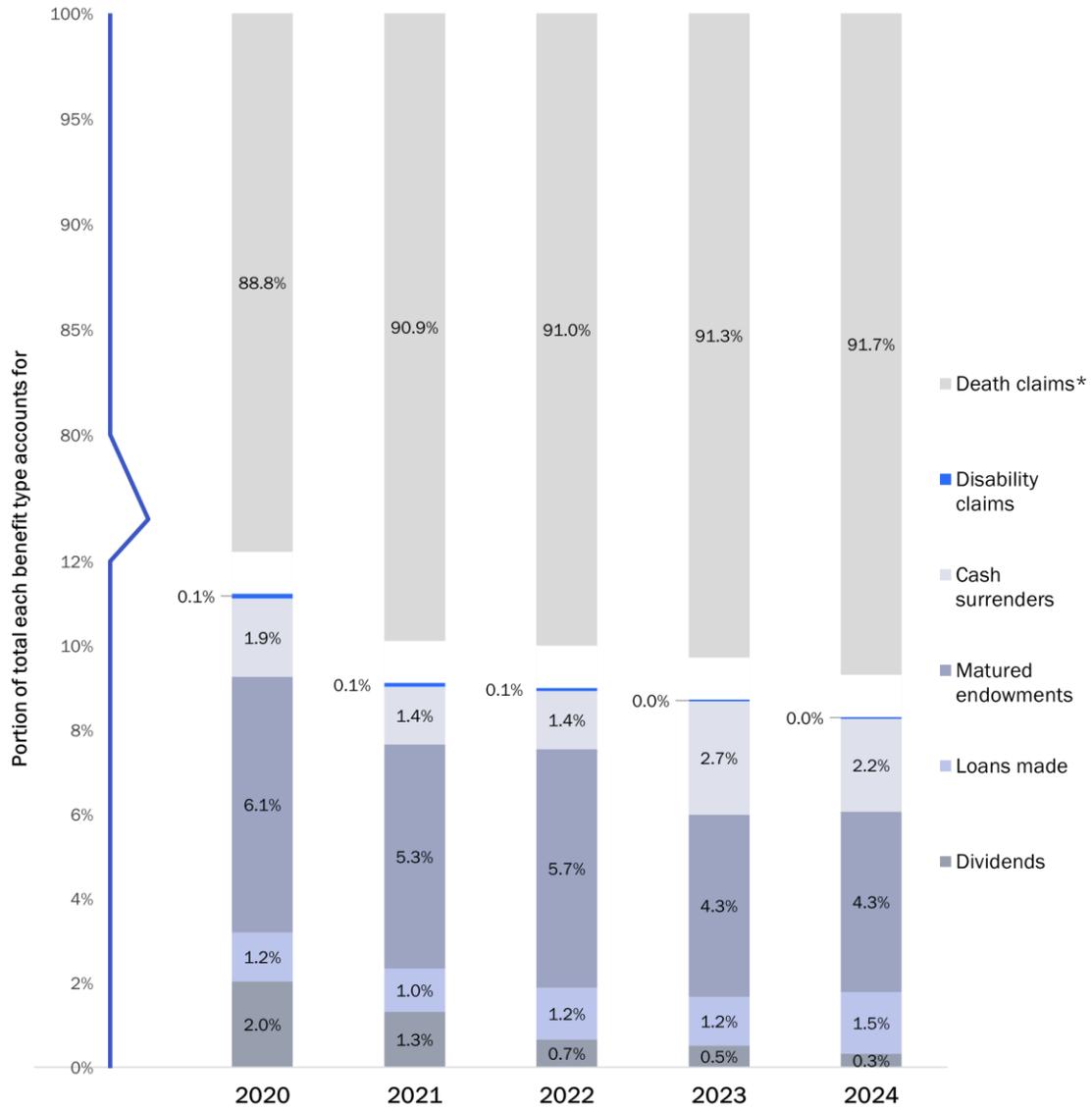
	2020	2021	2022	2023	2024
Administered	\$668,463,328	\$623,755,228	\$517,661,984	\$418,738,329	\$387,196,432
Supervised ¹³	\$1,118,959,836	\$1,226,343,618	\$1,268,875,361	\$1,253,339,874	\$1,312,817,377
Total	\$1,787,423,164	\$1,850,098,846	\$1,786,537,345	\$1,672,078,203	\$1,700,013,809
Administered Average Payment	\$13,642	\$13,347	\$13,423	\$13,195	\$11,992
Supervised Average Payment	\$140,185	\$144,225	\$139,284	\$134,710	\$166,834

¹³ Includes payments for traumatic injuries.





Types of Insurance Benefits by fiscal year¹⁴



* Includes payments for SGLI traumatic injuries



¹⁴ Percentages may not sum to total due to rounding.



Total Insurance in-force by fiscal year¹⁵

	2020	2021	2022	2023	2024
Number of policies	5,681,171	5,749,015	5,624,676	5,582,558	5,467,167
Total face amounts	\$1,189,648,776,945	\$1,224,322,505,123	\$1,218,087,664,206	\$1,486,575,992,212	\$1,445,509,226,701
Avg. face amounts ¹⁶	\$209,402	\$212,962	\$216,561	\$266,289	\$264,398

Life Insurance in-force by program during FY 2024¹⁷

Type of Insurance ¹⁸	Number of policies	Total face amount	Average face amount ¹⁶	Maximum face amount
USGLI	0	\$0	\$0	\$10,000
NSLI	28,248	\$349,217,057	\$12,363	\$10,000
VSLI	32,595	\$497,953,984	\$15,277	\$10,000
VRI	1,458	\$15,456,744	\$10,601	\$10,000
S-DVI	255,737	\$2,692,635,932	\$10,529	\$10,000 ¹⁹
VALife	45,700	\$1,454,060,000	\$31,818	\$40,000
VMLI	2,155	\$346,130,484	\$160,617	\$200,000
SGLI	2,156,500	\$1,031,510,600,000	\$478,326	\$500,000
FSGLI - Child	1,616,000	\$16,160,000,000	\$10,000	\$10,000
FSGLI - Spouse	875,000	\$86,547,900,000	\$98,912	\$100,000
VGLI	453,774	\$98,685,272,500	\$217,477	\$500,000
Total²⁰	5,467,167	\$1,238,259,226,701	\$226,490	

¹⁵ Source: Insurance FY 2024 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 2024 Exhibit of Insurance In-force Cover Sheet as of end of FY2024.

¹⁸ Page [172](#) contains information on historical changes to life insurance programs.

¹⁹ As of January 1, 2023, the additional \$30,000 of supplemental coverage is no longer available to totally disabled Veterans.

²⁰ Excludes TSGLI.





Sex Breakdown by Program during FY 2024

Type of Programs	Male	Female	Unknown
NSLI ²¹	99%	1%	0%
VSLI ²¹	98%	2%	0%
VRI ²¹	99%	1%	0%
S-DVI ²¹	88%	12%	0%
VALife ²¹	82%	18%	0%
SGLI ²²	81%	19%	0%
VGLI ²³	85%	15%	0%
VMLI ²¹	91%	9%	0%
Total	82%	18%	0%

²¹ Insurance does not collect sex data on policyholders. Breakdown comes from a SSN data match PA&I performed with records they had access to.

²² Sex breakdown for Active and Reserve Service members from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI sex breakdown. Data for Active Service members is as of August 2024 and data for Reserve Service members is as of June 2024.

²³ OSGLI data.





Number of policy actions processed on administered policies by fiscal year²⁴

	2020	2021	2022	2023	2024
Loans	27,395	24,849	28,672	21,594	26,670
Cash surrenders	3,366	2,649	3,005	3,630	5,824
Calls answered ²⁵	400,444	397,479	401,488	439,368	488,522
Correspondence received	17,617	23,448	23,138	14,304	21,247
Change of address	1,444	N/A ²⁶	N/A ²⁶	N/A ²⁶	N/A ²⁶
Online loan applications	8,376	9,224	11,771	7,101	12,630
Total²⁷	450,266	448,425	456,303	478,896	542,263

²⁴ Source: Distribution of Operations Report.

²⁵ The number of Interactive Voice Response calls are not included.

²⁶ Beginning with 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 2024

The table below identifies the number of new policies issued for FY 2024, 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 Service member.

New life insurance coverage issued in FY 2024

Type of insurance	Number of people issued coverage	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁸	390	\$65,800,753	\$168,720	\$200,000
S-DVI ²⁹	110	\$787,333	\$7,158	\$10,000 ³⁰
VALife ²⁹	25,925	\$830,580,642	\$32,038	\$40,000
VGLI ³¹	22,080	\$9,405,400,000	\$425,969	\$500,000
FSGLI – Child ³²	63,603	\$636,030,000	\$10,000	\$10,000
FSGLI – Spouse ³²	127,660	\$12,627,105,920	\$98,912	\$100,000
SGLI ³³	181,593	\$86,886,076,338	\$478,466	\$500,000
Total	421,361	\$110,451,780,986	\$262,131	

²⁸ Source: VMLI LifePro – FY2024 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/VALIFE – FY2024 Exhibit of Insurance In-force; State of Residence Report.

³⁰ Source: An additional \$30,000 of supplemental coverage was available to totally disabled policyholders until January 1, 2023.

³¹ Source: VGLI – OSGLI Monthly Report to VA.

³² Source: DEERS and Military Pay Records.

³³ Source: Estimates for accessions to Active Duty and Reserve forces in FY2024 were estimated based on FY2020 – FY2023 accessions and FY2024 new Spouse issues. Data on accessions from the Defense Manpower Data Center.





Policy lapses³⁴ during FY 2024

Type of Insurance	Number	Face amount	Average face amount
NSLI	440	\$2,583,078	\$5,871
VSLI	346	\$2,406,058	\$6,954
VRI	10	\$37,173	\$3,717
S-DVI	335	\$3,592,113	\$10,723
Administered Total Lapses (Excluding VALife)	1,131	\$8,618,422	\$7,620
VGLI Lapses	9,533	\$1,739,830,000	\$182,506
VALife	2,329	\$75,550,000	\$32,439

³⁴ Source: Due to issues with conversion to new IT system, estimates were developed based on FY2023 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 2024

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment ³⁵	USGLI	0	\$0	\$0
	NSLI	3,681	\$74,342,448	\$20,196
	VSLI	93	\$1,817,463	\$19,543
	VRI	35	\$899,180	\$25,691
	S-DVI	261	\$2,320,500	\$8,891
Total		4,070	\$79,379,591	\$19,504
Cash surrender ³⁵	USGLI	0	\$0	\$0
	NSLI	871	\$15,640,215	\$17,957
	VSLI	1,080	\$15,650,645	\$14,491
	VRI	24	\$242,295	\$10,096
	S-DVI	1,955	\$9,381,548	\$4,799
Total		3,930	\$40,914,703	\$10,411
Dividends ³⁶	USGLI	0	\$0	\$0
	NSLI	28,248	\$4,940,930	\$175
	VSLI	32,595	\$743,143	\$23
	VRI	1,458	\$252,864	\$173
Total		62,301	\$5,936,937	\$95
Loans ³⁷	USGLI	0	\$0	\$0
	NSLI	99	\$457,000	\$4,616
	VSLI	132	\$596,000	\$4,515
	VRI	2	\$9,000	\$4,500
	S-DVI	26,437	\$26,030,000	\$985
Total		26,670	\$27,092,000	\$1,016

³⁵ Source: Due to issues with conversion to new IT system, estimates were developed based on FY2021 - FY2023 Exhibits of Insurance In-force.

³⁶ Source of number: FY 2024 Exhibit of Insurance In-force – Cover Sheet.
Source of amount: FY 2024 Statement of Operations and Changes in Net Position.

³⁷ Source of number: FY 2024 Statement of Cash Flows.
Program numbers from an estimate based on Statistical Quality Control reviews in FY 2024 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	2020	2021	2022	2023	2024
Number	197,843	153,751	116,513	87,804	62,301
Total amounts	\$40,970,783	\$26,831,837	\$12,888,930	\$9,418,288	\$5,936,937
Average payments	\$207	\$175	\$111	\$107	\$95

In general, VA pays death claims to a Service members' 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 Service member. 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 2024³⁸

Type of insurance	Number	Amount	Average payment
USGLI	0	\$0	\$0
NSLI	10,525	\$117,136,355	\$11,129
VSLI	8,103	\$114,813,857	\$14,169
VRI	554	\$4,907,055	\$8,858
VALife ³⁹	783	\$1,488,872	\$1,901
S-DVI	12,108	\$114,752,327	\$9,477
VMLI	215	\$34,097,966	\$158,595
SGLI ⁴⁰	1,365	\$690,322,065	\$505,730
FSGLI – Spouse ⁴⁰	482	\$47,060,000	\$97,635
FSGLI - Child ⁴⁰	1,038	\$10,380,000	\$10,000
TSGLI ⁴⁰	453	\$22,100,000	\$48,786
VGLI ⁴⁰	4,531	\$542,955,312	\$119,831
Total	40,157	\$1,700,013,809	\$42,334

³⁸ Source of number: FY 2024 Exhibit of Insurance In-force; VMLI Database.

Source of amount: FY 2024 Statement of Operations and Changes in Net Position.

³⁹ For VALife policies, the full coverage amount does not become available until two years after the Veteran applies. The amount paid for death during the 2-year waiting period is a return of premiums paid plus interest.

⁴⁰ 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 2024

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 2024

Type of payment ⁴¹	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	\$0	\$0
	NSLI	325	\$407,700	\$1,254
	VSLI	229	\$327,060	\$1,428
	VRI	23	\$19,500	\$848
Total		577	\$754,260	\$1,307
Matured endowments	USGLI	0	\$0	\$0
	NSLI	49	\$56,271	\$1,148
	VSLI	54	\$80,325	\$1,488
	VRI	0	\$0	\$0
	S-DVI	10	5,547	\$555
Total		113	\$142,143	\$1,258
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	12	\$20,787	\$1,732
	VSLI	0	\$0	\$0
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
Total		12	\$20,787	\$1,732
Total and permanent disability	USGLI	0	\$0	\$0
	Total	0	\$0	\$0

⁴¹ Source: LifePro Reserve Summary (Settlement Option Benefits). Life income – for NSLI is 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI is 150 percent of the Lifetime Guaranteed Amount.



Monthly Payments to Beneficiaries in FY 2024



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 2024⁴²

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	316	\$60,466	\$191
NSLI	4,364	\$2,242,534	\$514
VSLI	248	\$190,083	\$766
VRI	39	\$16,057	\$412
S-DVI	104	40,275	\$387
Total	5,071	\$2,549,415	\$503

⁴² Source: Insurance LifePro Reserve Summary (Settlement Option Benefits). Life Income - for NSLI is 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 Programs⁴³

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ⁴⁴	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ⁴⁴	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ⁴⁴	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ⁴⁴	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI ⁴⁴	2	1,295	11,301	24,957	37,946
% of all age groups	0%	1%	5%	11%	16%
VALife ⁴⁴	1	2,053	7,538	9,727	9,404
% of all age groups	0%	5%	17%	21%	21%
VMLI ⁴⁵	0	4	125	268	549
% of all age groups	0%	0%	6%	12%	26%
SGLI ⁴⁶	130,619	1,050,946	651,829	259,206	61,715
% of Total	6%	49%	30%	12%	3%
FSGLI-Spouse ⁴⁶	6,549	294,096	371,227	160,330	38,081
% of all age groups	1%	34%	42%	18%	4%
FSGLI- Children ⁴⁶	1,566,018	49,982	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI ⁴⁷	45	13,416	43,579	101,651	132,568
% of all age groups	0%	3%	10%	22%	29%
Total all types	1,703,234	1,411,792	1,085,599	556,139	280,263
% of all age groups	31%	26%	20%	10%	5%

Age groups continued on the next page.

⁴³ Percentages may not sum to total due to rounding.

⁴⁴ Note: Data as of September 30, 2024.

⁴⁵ Source: VMLI Reserve Valuation September Data

⁴⁶ Source: Estimated age distribution for SGLI and FSGLI are from Defense Manpower Data Center (DMDC) June data. SGLI data reported from each branch of service is also used to estimate FY2024. All Service members insured under SGLI are also insured under TSGLI. Totals are rounded.

⁴⁷ Source: VGLI Attained Age In-force Report from Prudential.





Age distribution for VBA Insurance Programs⁴³ (continued)

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	> 89		
USGLI ⁴⁴	0	0	0	0	0	
% of all age groups	0%	0%	0%	0%	0%	
NSLI ⁴⁴	0	0	7	26,827	26,834	93.4
% of all age groups	0%	0%	0%	100%	100%	
VSLI ⁴⁴	0	0	4,977	27,200	32,177	91.5
% of all age groups	0%	0%	15%	85%	100%	
VRI ⁴⁴	0	0	100	1,205	1,305	93.7
% of all age groups	0%	0%	8%	92%	100%	
S-DVI ⁴⁴	46,213	91,661	16,881	2,615	232,871	64.7
% of all age groups	20%	39%	7%	1%	100%	
VALife ⁴⁴	7,831	7,709	1,005	0	45,268	51.4
% of all age groups	17%	17%	2%	0%	100%	
VMLI ⁴⁵	718	450	35	0	2,149	58.3
% of all age groups	33%	21%	2%	0%	100%	
SGLI ⁴⁶	2,168	17	0	0	2,156,500	30.0
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ⁴⁶	4,717	0	0	0	875,000	33.8
% of all age groups	1%	0%	0%	0%	100%	
FSGLI- Children ⁴⁶	0	0	0	0	1,616,000	8.3
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁷	93,963	57,336	10,937	279	453,774	54.8
% of all age groups	21%	13%	2%	0%	100%	
Total all types	155,610	157,173	33,942	58,126	5,441,878	
% of all age groups	3%	3%	1%	1%	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 2024

SGLI coverage level	Number with coverage		Percent with coverage	
	\$50,000-\$450,000	\$500,000 (maximum)	\$50,000-\$450,000	\$500,000 (maximum)
Active duty	52,982	1,333,018	3.82%	96.18%
Reserve duty	98,966	574,034	14.71%	85.29%
Total⁴⁸	151,948	1,907,052	7.38%	92.62%

SGLI coverage by uniformed service and component of service in FY 2024⁴⁹

Uniformed Service		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent of grand total with SGLI
Active duty	Army	477,290	475,026	99.5%	23.1%
	Navy	341,944	340,041	99.4%	16.5%
	Air Force	354,205	352,435	99.5%	17.1%
	Marine Corps	173,915	173,674	99.9%	8.4%
	Coast Guard	43,705	39,175	89.6%	1.9%
	NOAA	361	332	92.0%	0.0%
	Public Health Service	5,317	5,317	100.0%	0.3%
	Total	1,396,737	1,386,000	99.2%	67.3%
Reserve /National Guard	Army	478,978	462,806	96.6%	22.5%
	Navy	41,045	41,042	100.0%	2.0%
	Air Force	134,052	134,041	100.0%	6.5%
	Marine Corps	26,723	26,721	100.0%	1.3%
	Coast Guard	13,919	8,390	60.3%	0.4%
	Total	694,717	673,000	96.9%	32.7%
Grand Total		2,091,454	2,059,000	98.5%	100.0%

⁴⁸ Does not include Service members with part-time or post-separation coverage.

⁴⁹ FY2024 SGLI and FSGLI coverage by branch is estimated using June data. Percentages may not sum to total due to rounding. Totals for Number with SGLI and Number with FSGLI columns are rounded.



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 2024

FSGLI coverage level	Number with coverage		Percent with coverage	
	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	7,072	560,928	1.25%	98.75%
Reserve duty	9,558	297,442	3.11%	96.89%
Total	16,630	858,370	1.90%	98.10%

FSGLI Spouse coverage by uniformed service and component in FY 2024⁴⁹

Uniformed Service		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent of grand total with FSGLI
Active duty	Army	262,745	217,566	82.8%	24.9%
	Navy	148,079	132,598	89.5%	15.2%
	Air Force	168,374	135,503	80.5%	15.5%
	Marine Corps	63,207	58,600	92.7%	6.7%
	Coast Guard	22,869	20,040	87.6%	2.3%
	NOAA	215	162	75.3%	0.0%
	Public Health Service	3,531	3,531	100.0%	0.4%
	Total	669,020	568,000	84.9%	64.9%
Reserve /National Guard	Army	225,697	183,710	81.4%	21.0%
	Navy	34,780	27,845	80.1%	3.2%
	Air Force	105,227	83,022	78.9%	9.5%
	Marine Corps	9,044	8,343	92.2%	1.0%
	Coast Guard	5,038	4,080	81.0%	0.5%
	Total	379,786	307,000	80.8%	35.1%
Grand Total		1,048,806	875,000	83.4%	100.0%

See previous page for footnote references.



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, VALife, VMLI)

Toll-free telephone: ⁵⁰

1-800-669-8477

Document Upload:

<https://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 Service members 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 benefits⁵¹ 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)
<https://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

⁵⁰ Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday – Friday.

⁵¹ The Accelerated Benefit Option gives terminally ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.



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