

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Policy, Rules and Requirements.

Notes:

- **[M29-1, Part I, Policy, Rules and Requirements]** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references and terminology
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Updated to remove references to “file number”. Each policy is now link to its own separate “policy number” only.	M29-1, Part I, Chapter 25, Subsection 25.04

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Policy, Rules and Requirements.

Notes:

- **[M29-1, Part I, Policy, Rules and Requirements]** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references and terminology
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Updated to provide guidance for when a beneficiary designation is part of an application for conversion and that application is disapproved.	M29-1, Part I, Chapter 18, Subsection 18.24
Updated to provide guidance IAW the Paperwork Reduction Act and 38 CFR 8.29 in requiring beneficiary designations to be made on VA Form 29-336 and what is an acceptable vs unacceptable designation.	M29-1, Part I, Chapter 26, Subsection 26.01, 26.02, 26.03(c), 26.04, 26.08, 26.07(d), 26.10(a) (1); (f): and (g), and 26.14
Updated to provide clarifying guidance on how to process claims for when a beneficiary post-deceases the policyholder.	M29-1, Part I, Chapter 26, Subsection 26.06 (c)
Updated to provide update to definition of child	M29-1, Part I, Chapter 26, Subsection 26.04, 26.12(d)

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Policy, Rules and Requirements.

Notes:

- **[M29-1, Part I, Policy, Rules and Requirements]** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references and terminology
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Updated to provide guidance on 38 USC 1917(a) for when an insured passes away prior to December 27, 2020 and on or after December 27, 2020 when no beneficiary is designated or predeceased the insured.	M29-1, Part I, Chapter 14, Subsection 14.10
Updated to change the guidance to only require one month's premium for VALife policies established with a premium method paid by PAC.	M29-1, Part I, Chapter 17, Subsection 17.03(b)(1)(b)(2)
Updated to provide guidance on 38 USC 1917(a) for when an insured passes away prior to December 27, 2020 and on or after December 27, 2020 when no beneficiary is designated or predeceased the insured.	M29-1, Part I, Chapter 26, Subsections 26.04 & 26.12(d)

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution

LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Policy, Rules and Requirements.

Notes:

- [M29-1, Part I, Policy, Rules and Requirements] has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references and terminology
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Updated to provide guidance on third party authorizations.	M29-1, Part I, Chapter 3, Subsection 3.06(a)
Updated to provide guidance on third party authorizations and refunds on premiums overpayments for those on DFB.	M29-1, Part I, Chapter 6, Subsection 6.01(a), 6.05(e) & (h)
Updated to provide guidance on the correct effective date for loans processed in LifePro.	M29-1, Part I, Chapter 8, Subsection 8.04(b)
Updated to include current processes for address changes as well as to provide guidance on third party authorizations.	M29-1, Part I, Chapter 12, Subsection 12.01
Updated to provide procedures of actions to take when a VALife reinstatement request is received.	M29-1, Part I, Chapter 17, Subsection 17.12(h-i)
Updated to provide guidance on acceptable beneficiary actions on when a funeral home is listed as the beneficiary, proper release of letters accepting beneficiary changes and accepting one beneficiary change for multiple policies.	M29-1, Part I, Chapter 26, Subsection 26.02(a-c), (j), (l), (o) & (p)
Updated to provide guidance on third party authorizations.	M29-1, Part I, Chapter 27,

	Subsection 27.02 (a)
Updated to provide guidance on third party authorizations.	M29-1, Part I, Chapter 35, Subsection 35.02 and 35.03 (c-d)

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Policy, Rules and Requirements.

Notes:

- [M29-1, Part I, Policy, Rules and Requirements] has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references and terminology
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Updated to include policy information for VALife.	M29-1, Part I, Chapter 1, Subsection 1.01, 1.04, 1.05, 1.09, 1.10, 1.13, 1.14
Updated to include policy information for VALife.	M29-1, Part I, Chapter 2, Subsection 2.03, 2.05
Updated to include policy information for VALife.	M29-1, Part I, Chapter 3, Subsection 3.02, 3.05, 3.09
Updated to include policy information for VALife.	M29-1, Part I, Chapter 5, Subsection 5.01
Updated to include policy information for VALife.	M29-1, Part I, Chapter 8, Subsection 8.01, 8.06
New chapter created for VALife. This chapter includes all policy information for VALife.	M29-1, Part I, Chapter 17
Updated to include policy information for VALife.	M29-1, Part I, Chapter 18, Subsection 18.01

Updated to include policy information for VALife.	M29-1, Part I, Chapter 19, Subsection 19.01, 19.02
New chapter created. Moved Part IV Chapter 7 Procedures if a Veteran/Claimant Disagrees with a Benefit Decision to Part I Chapter 20	M29-1, Part I, Chapter 20
Updated to include policy information for VALife.	M29-1, Part I, Chapter 23, Subsection 23.01, 23.02
Updated to include policy information for VALife.	M29-1, Part I, Chapter 25, Subsection 25.01
Updated to include policy information for VALife.	M29-1, Part I, Chapter 31, Subsection 31.16
Updated to provide guidance on reviewing third party authorizations for validity prior to accepting.	M29-1, Part I, Chapter 35, Subsection 35.01

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Chapter 12 Miscellaneous.

Notes:

- [M29-1, Part I, Chapter 12 Miscellaneous] has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references
 - update obsolete terminology, where appropriate
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Provides updated guidance to on when the insured/beneficiary should be contacted in order to obtain/confirm direct deposit information and when a paper check should be issued.	M29-1, Part I, Chapter 12, Subsection 12.21(e) and (f)

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Chapter 26 Beneficiary and Optional Settlement.

Notes:

- **[M29-1, Part I, Chapter 26 Beneficiary and Optional Settlement]** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references
 - update obsolete terminology, where appropriate
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Provides updated guidance to state that if the beneficiary does not survive the insured by at least 120 hours after the death of the insured, then payment of insurance will be made as if the beneficiary had died prior to the insured.	M29-1, Part I, Chapter 26, Subsection 26.06(a)

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution

LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Chapter 14 RH Insurance.

Notes:

- **[M29-1, Part I, Chapter 14 RH Insurance]** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references
 - update obsolete terminology, where appropriate
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Updated guidance to allow for the VA Form 29-357 to be completed and signed by a licensed practitioner of the healing arts acting within the scope of their practice. This section was also updated to provide definitions and review requirements of the VA Form 29-357.	M29-1, Part I, Chapter 14, Subsection 14.04(b)(1)(g)
Updated guidance to require the completion of all actions related to SRH application tasks be completed within 1 business day after the task is marked as complete. If not, a note is required explaining the reason for the delay.	M29-1, Part I, Chapter 14, Subsection 14.14(e)

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Chapter 12 Miscellaneous.

Notes:

- **[M29-1, Part I, Chapter 12 Miscellaneous]** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references
 - update obsolete terminology, where appropriate
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Updated language for current process and procedures and to provide additional guidance on pre-payments and refinances under VMLI.	M29-1, Part I, Chapter 12, Subsection 12.11
Updated language for current process and procedures.	M29-1, Part I, Chapter 12, Subsection 12.16
Updated language to provide guidance on in support of the Treasury EFT Mandate on Electronic Payments in relation to VA Life Insurance. Including procedures on how to obtain EFT information before releasing funds.	M29-1, Part I, Chapter 12, Subsection 12.21

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature
Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Chapter 2 Premiums (Insurance and TDIP).

Notes:

- [M29-1, Part I, Chapter 2 Premiums (Insurance and TDIP)] has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references
 - update obsolete terminology, where appropriate
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Provide additional guidance on when LifePRO releases billing on premiums paid in advance in cases where the policy is later update PAC (formally VA Matic).	M29-1, Part I, Chapter 2, Subsection 2.05

Reason(s) for Change	Citation

Rescissions

None

Authority

By Direction of the Under Secretary for Benefits

Signature

Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution

LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Chapter 6 Refunds.

Notes:

- **[M29-1, Part I, Chapter 6 Refunds]** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references
 - update obsolete terminology, where appropriate
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Provide updated guidance on when unearned premiums are subjected to a refund upon request by a policyholder.	M29-1, Part I, Chapter 6, Subsection 6.04

Reason(s) for Change	Citation

Rescissions

None

Authority

By Direction of the Under Secretary for Benefits

Signature

Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution

LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Chapter 34 Insurance Collections Policy.

Notes:

- [M29-1, Part I, Chapter 34 Insurance Collections Policy] has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references
 - update obsolete terminology, where appropriate
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Provide additional guidance on how to properly return funds when a VGLI premium payment is incorrectly received by VA.	M29-1, Part I, Chapter 34, Subsection 34.28

Reason(s) for Change	Citation

Rescissions

None

Authority

By Direction of the Under Secretary for Benefits

Signature

Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution

LOCAL REPRODUCTION AUTHORIZED

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Chapter 12 Miscellaneous.

Notes:

- **[M29-1, Part I, Chapter 12 Miscellaneous]** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references
 - update obsolete terminology, where appropriate
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Updated language to incorporate Circular 29-20-001: Voided Checks	M29-1, Part I, Chapter 12, Subsection 12.21 and 12.22

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature

Key Changes

**Changes
Included in
This Revision**

The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part I, Chapter 35 Third Party Requests and Notification.

Notes:

- **[M29-1, Part I, Chapter 35 Third Party Requests and Notification]** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
- Minor editorial changes have also been made to
 - improve clarity and readability
 - update incorrect or obsolete references
 - update obsolete terminology, where appropriate
 - reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic, and
 - update the labels of individual blocks and the titles of sections and topics to reflect their content more accurately.

Reason(s) for Notable Change	Citation
Updated language to incorporate SOP 29-20-015: Communicating with VSOs During COVID-19	M29-1, Part I, Chapter 35, Subsection 35.04

Reason(s) for Change	Citation

Rescissions None

Authority By Direction of the Under Secretary for Benefits

Signature

Daniel J. Keenaghan, Executive Director
Insurance Service

Distribution

LOCAL REPRODUCTION AUTHORIZED