



Veterans Affairs Life Insurance (VALI)

Veterans Affairs Life Insurance (VALI) provides guaranteed acceptance whole life coverage of up to \$40,000 to Veterans with service-connected disabilities.

Why was the VALI program created?

Public Law 116-315 created a new program of insurance, VALI, for Veterans with service-connected disabilities. VALI was designed to meet the needs of Veterans who have previously been unable to qualify for life insurance with VA. It grew in response to Veterans that wanted life insurance coverage through VA but did not qualify.

Am I eligible for the VALI program?

All Veterans age 80 and under who have a VA disability rating of 0 to 100 percent are eligible for the VALI program and have no time limit to apply. Veterans who are 81 or older and apply for VA Disability Compensation before age 81 and receive a rating for a new service-connected condition after turning 81 are also eligible if they apply within two years of their rating.

What type of coverage is available under the VALI program?

The VALI program will offer whole life guaranteed acceptance coverage. Under this type of coverage, the face amount of coverage takes effect two years after the date of enrollment as long as premiums are paid during the two-year period. This two-year waiting period replaces the need for medical underwriting.

How much life insurance coverage can I get?

The maximum coverage amount available will be \$40,000 and may be elected in lesser increments of \$10,000. Under this plan, the elected coverage takes effect two years after enrollment as long as premiums are paid during the two-year period.

How do I get these benefits?

VALI will take effect January 1, 2023. The application will become available on our website at that time.

How much will I pay for these benefits?

If you choose the VALI program, your premium rate (the amount you'll pay each month or annually for your coverage) depends on your age and the amount of coverage you elect.

See the premium rates below: ***Subject To Change Based On Program Experience***

VALI Premium Scale

Monthly Premium Rates Per \$10,000 At Select Ages

| Issue Age | VALI Scale | Issue Age | VALI Scale |
|-----------|------------|-----------|------------|
| 20 | 11.60 | 55 | 40.60 |
| 25 | 13.40 | 60 | 50.10 |
| 30 | 15.60 | 65 | 62.00 |
| 35 | 18.60 | 70 | 78.00 |
| 40 | 22.30 | 75 | 99.50 |
| 45 | 27.00 | 80 | 127.50 |
| 50 | 33.00 | | |

Can I get a waiver so I don't have to pay the premiums?

There are no premium waivers for the VALI program.

More information about VA Life Insurance benefits

<https://www.va.gov/life-insurance/>