

## Other VA Insurance Benefits for Disabled Veterans

**Other VA insurance programs for disabled Veterans include:**

### Service-Disabled Veterans Insurance (S-DVI)

If you have a service-connected disability, you may be eligible for \$10,000 of life insurance. You must apply for S-DVI within two years of the date VA notified you of your service-connected rating.

### Supplemental S-DVI

You may apply for \$30,000 of Supplemental S-DVI if the premiums on your basic S-DVI coverage are waived due to total disability\*. You must apply for Supplemental S-DVI before age 65. Premiums for Supplemental S-DVI may not be waived.

### Veterans' Group Life Insurance

If you recently separated from military service, you may convert your Servicemembers' Group Life Insurance (SGLI) to lifetime renewable term insurance under the Veterans' Group Life Insurance program. If you are totally disabled\* at the time of discharge, you may apply for a free two-year extension of your SGLI.

\*For Insurance purposes, total disability is any impairment of mind or body which prevents the Veteran from being gainfully employed.

**Inside Photo: Sgt. Dennis Best.**

*Decorated Vietnam Veteran and retired U.S. Marine Corps Sgt. Dennis Best has continuously carried VMLI since 1976, and, in his words, is a true believer in the program. Dennis is a former employee of the Department of Veterans Affairs Vocational Rehabilitation and Employment program.*

### DEPARTMENT OF VETERANS AFFAIRS

Veterans Benefits Administration  
P.O. Box 7208

Veterans Mortgage Life Insurance  
Philadelphia, PA 19101

Website: [www.insurance.va.gov](http://www.insurance.va.gov)

Life Insurance Toll-free:

**1-800-669-8477**

Other Benefits Toll-free:

**1-800-827-1000**



# VETERANS MORTGAGE LIFE INSURANCE



**Veterans Benefits Administration**

VA Pamphlet 29-12-1  
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## What is Veterans Mortgage Life Insurance?

The Veterans Mortgage Life Insurance (VMLI) program is designed to pay up to \$200,000 on the home mortgages of eligible Veterans and Servicemembers in the event of their death.

VMLI is available for:

- New and existing mortgages
- Construction loans
- Refinanced mortgages
- Second mortgages

VMLI is not available for non-qualified mortgages, such as:

- Reverse mortgages
- Home equity lines of credit

## Who is Eligible for VMLI?

You are eligible for VMLI coverage if you are a Servicemember or Veteran and:

- You received a Specially Adapted Housing (SAH) or a Special Housing Adaptations (SHA) grant from VA
- You have a qualified mortgage
- You are under age 70



## How Much Coverage Does VMLI Provide

VMLI is decreasing term insurance that reduces as the mortgage balance is reduced by regular payments.



You may select the level of VMLI coverage that meets your needs. Coverage may not exceed the amount of the outstanding mortgage balance or \$200,000, whichever is less.

## How Much Does VMLI Cost?

Premiums are determined by your age, the outstanding balance of the mortgage at the time of application, and the number of years remaining on the mortgage.

Premiums are charged at standard rates. This means you are not charged higher premiums because of your disabilities.

Visit our website at the address below to access the VMLI Premium Calculator to calculate your estimated VMLI premium:

<https://insurance.va.gov/VMLICalc/VMLICalc.asp>

## Do I Name a Beneficiary?

No. VMLI is payable only to the mortgage lender, not to a beneficiary.

## How Long Can I Keep VMLI?

VMLI coverage ends when one of the following occurs:

- Mortgage is paid in full
- You can no longer have title to the home
- You cancel the insurance

## Is this a One-Time Benefit?

No, if you sell your home and later purchase another home, you are entitled to apply for VMLI coverage on the newly purchased home.

## How Do I Apply?

Your Specially Adapted Housing Agent will assist you with applying for VMLI, or you can download a VMLI application from VA's Insurance website at: [www.insurance.va.gov](http://www.insurance.va.gov).