



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 \$1.2 trillion in coverage to 5.6 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

Data as of

09/30/2022



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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 world-class leader for Veteran and Military insurance delivery; where a diverse and caring workforce thrives, online technology advances efficiency, and our performance honors military service by exceeding expectations for value, timeliness, and customer service.

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 5.6 million Veterans, Service members, and uniformed service families for over \$1.2 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.



VA



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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 Service-Disabled Veterans' Insurance (S-DVI) and Veterans' Mortgage Life Insurance (VMLI). Starting on January 1, 2023, the Veterans Affairs Life Insurance (VALife) program, a new guaranteed acceptance whole life program, will replace the S-DVI program. The S-DVI program will close 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
	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 or will be directly managed by the VA Insurance Service.

³ These programs no longer issue coverage.



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VA Insurance Program Enhancements

VALife Rulemaking

On July 14, 2022, VA published the National Service Life Insurance (NSLI) Veterans Affairs Life Insurance (VALife) proposed rulemaking in the Federal Register. VA provided the public with 60 days to comment on the proposed rulemaking, and the comment period ended on September 12, 2022. The rule proposes to amend the regulations that govern NSLI to implement provisions contained in legislation that authorized a new program of insurance, clarify which individuals are eligible to take actions on an insurance policy, explain various provisions regarding coverage and benefits under the new insurance program, and state which individuals are ineligible to benefit from the unlawful and wrongful killing of a Veteran policyholder.



Electronic Signature (Docu-Sign)

In February 2022 VA Insurance Service implemented electronic signature capabilities for VA-Form 29-4125, Life Insurance Claim for One Sum Payment, providing convenience and streamlined submission for our customers. Since go-live of the Docu-Sign enabled VA-Form 29-4125 VA Insurance Service has received 5,853 electronically signed documents, which is 10.9% of the total applications received during this timeframe.



VA



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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

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	\$400,000 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	\$400,000 ⁵
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (S-DVI)	1951 – EOY 2022	\$10,000 ⁶
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁷
	Veterans Affairs Life Insurance (VALife)	Beginning 2023	\$40,000

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

⁵ Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to \$400,000.

⁶ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.

⁷ 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.

2021 Rankings by Total Life Insurance in force⁸

Rank	Company	Total life insurance (millions)
1	Metropolitan Life Ins Companies ⁹	\$4,726,925
2	Prudential of America Group ⁹	\$4,535,144
3	Great-West Life Group	\$4,246,280
4	New York Life Group ⁹	\$3,042,329
5	Northwestern Mutual Group	\$2,119,103
6	Lincoln Financial Group	\$1,969,778
7	RGA Group	\$1,901,038
8	Swiss Reinsurance Life Group	\$1,865,761
9	Securian Financial Insurance Group	\$1,826,090
10	SCOR Life US Group	\$1,739,257
11	Munich American Reassurance Company	\$1,591,286
12	AIG Life & Retirement Group	\$1,325,919
13	Aegon USA Group	\$1,239,283
14	VA¹⁰	\$1,233,779
15	Hannover Life Reassurance America	\$1,212,730
16	Hartford Life & Accident Insurance Company	\$1,135,036

⁸ Source: Best's Review (September 2022); Calendar Year 2021 Exhibit of Insurance In-force

⁹ Total includes the portion of SGLI insurance in-force that this company reinsures.

¹⁰ VA data includes \$216,150 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 year¹¹

Insured (program)	2018	2019	2020	2021	2022
Veterans (All Administered Programs except VMLI)	516,291	470,386	426,500	385,813	351,944
Veterans (VMLI)	2,614	2,592	2,570	2,479	2,311
Veterans (VGLI)	432,120	432,940	437,549	440,225	445,419
Servicemembers (SGLI)	2,221,500	2,137,500	2,165,500	2,239,500	2,205,500
Spouses and Children (FSGLI)	2,752,000	2,625,000	2,599,000	2,637,000	2,581,000
Total lives insured	5,924,525	5,668,418	5,631,119	5,705,017	5,586,174
Face amount (billions)	\$1,001	\$968	\$981	\$1,008	\$1,006

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 year¹²

Benefit type	2018	2019	2020	2021	2022	% Chg. FY21 to FY22
Death awards ¹³	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164	\$1,850,098,846	\$1,786,537,345	-3%
Dividends	\$60,443,191	\$51,815,624	\$40,970,783	\$26,831,837	\$12,888,930	-52%
Loans made	\$29,605,000	\$29,092,000	\$23,438,000	\$20,738,000	\$24,120,000	16%
Matured endowments	\$106,362,179	\$120,720,834	\$122,128,522	\$108,267,832	\$111,161,733	3%
Cash surrenders	\$57,115,920	\$46,826,661	\$37,373,804	\$27,991,977	\$27,132,586	-3%
Disability claims	\$3,355,794	\$2,730,471	\$2,210,000	\$1,740,091	\$1,349,529	-22%
Total	\$2,107,780,729	\$2,043,308,364	\$2,013,544,273	\$2,035,668,583	\$1,963,190,123	-4%

¹¹ Source: FY2022 State of Residence Report; FY2022 Exhibit of Insurance In-force.

¹² Source: FY2022 Exhibit of Insurance In-force; FY2022 Statement of Operations and Changes in Net Position; FY22 Statement of Cash Flows.

¹³ 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

	2018	2019	2020	2021	2022
Administered	58,916	52,897	49,002	46,733	38,566
Supervised ¹⁴	7,696	7,744	7,982	8,503	9,110
Total	66,612	60,641	56,984	55,236	47,676

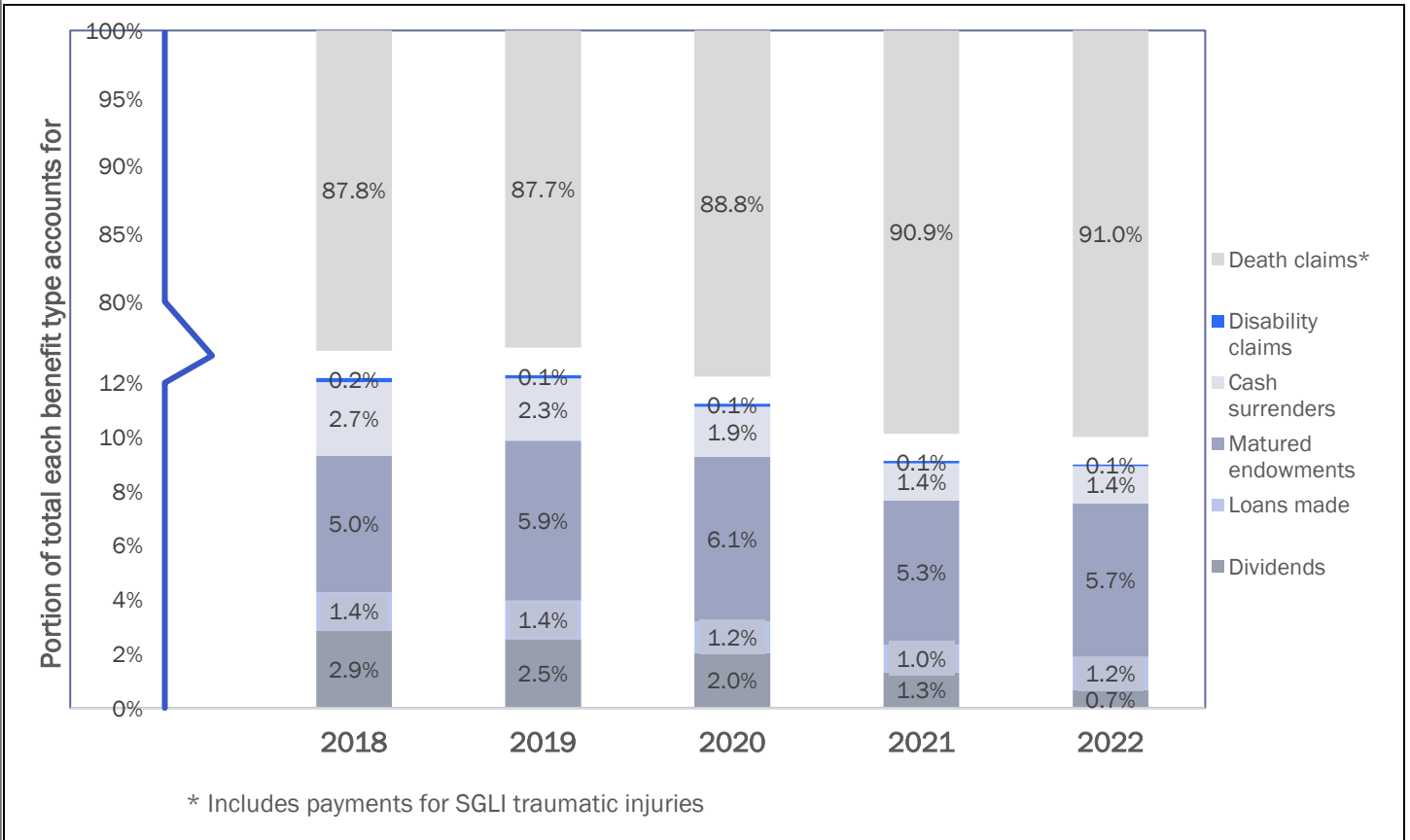
Amount of death or traumatic injury awards paid

	2018	2019	2020	2021	2022
Administered	\$798,893,680	\$722,615,373	\$668,463,328	\$623,755,228	\$517,661,984
Supervised ¹⁴	\$1,052,004,965	\$1,069,507,401	\$1,118,959,836	\$1,226,343,618	\$1,268,875,361
Total	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164	\$1,850,098,846	\$1,786,537,345
Administered Average Payment	\$13,560	\$13,661	\$13,642	\$13,347	\$13,423
Supervised Average Payment	\$136,695	\$138,108	\$140,185	\$144,225	\$139,284

¹⁴ Includes payments for traumatic injuries.



Types of Insurance Benefits by fiscal year¹⁵





Total Insurance in force by fiscal year¹⁶

	2018	2019	2020	2021	2022
Number of policies	5,987,514	5,724,945	5,681,171	5,749,015	5,624,676
Total face amounts	\$1,215,108,315,937	\$1,173,876,252,207	\$1,189,648,776,945	\$1,224,322,505,123	\$1,218,087,664,206
Avg. face amounts ¹⁷	\$202,940	\$205,046	\$209,402	\$212,962	\$216,561

Life Insurance in-force by program during FY 2022¹⁸

Type of Insurance ¹⁹	Number of policies	Total face amount	Average face amount ¹⁷	Maximum face amount
USGLI	1	1,000	\$1,000	\$10,000
NSLI	63,983	807,432,650	\$12,619	\$10,000
VSLI	49,790	750,504,229	\$15,073	\$10,000
VRI	2,739	27,379,616	\$9,996	\$10,000
S-DVI	273,933	2,883,499,212	\$10,526	\$10,000 ²⁰
VMLI	2,311	323,229,999	\$139,866	\$200,000
SGLI	2,205,500	806,306,300,000	\$365,589	\$400,000
FSGLI - Child	1,676,000	16,760,000,000	\$10,000	\$10,000
FSGLI - Spouse	905,000	89,425,900,000	\$98,813	\$100,000
VGLI	445,419	89,053,417,500	\$199,932	\$400,000
Total²¹	5,624,676	\$1,006,337,664,206	\$178,915	

¹⁶ Source: Insurance FY 2022 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

¹⁷ Average face amount includes paid-up additional insurance where available.

¹⁸ Source: Insurance FY 2022 Exhibit of Insurance In-force Cover Sheet.

¹⁹ Page [172](#) contains information on historical changes to life insurance programs.

²⁰ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

²¹ Excludes TSGLI.





Gender Breakdown by Program during FY 2022

Type of Programs	Male	Female	Unknown
USGLI ²²	100%	0%	0%
NSLI ²²	99%	1%	0%
VSLI ²²	98%	2%	0%
VRI ²²	99%	1%	0%
S-DVI ²²	89%	11%	0%
SGLI ²³	81%	19%	0%
VGLI ²⁴	85%	15%	0%
Total	83%	17%	0%



²² Insurance does not collect gender data on policyholders. Breakdown comes from an SSN data match PA&I performed with records they had access to.

²³ Gender breakdown for Active and Reserve Service members from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.

²⁴ OSGLI data



Number of policy actions processed on administered policies by fiscal year²⁵

	2018	2019	2020	2021	2022
Loans	32,539	33,686	27,395	24,849	28,672
Cash surrenders	5,560	4,704	3,366	2,649	3,005
Calls answered ²⁶	487,795	442,898	400,444	397,479	401,488
Correspondence received	42,485	24,427	17,617	23,448	23,138
Change of address	19,051	9,911	1,444	N/A ²⁷	N/A ²⁷
Online loan applications	7,182	8,560	8,376	9,224	11,771
Total²⁸	587,430	515,626	450,266	448,425	456,303

²⁵ Source: Distribution of Operations Report.

²⁶ The number of Interactive Voice Response calls are not included.

²⁷ Beginning with FY 2021, Change of Address is no longer tracked separately from Correspondence received.

²⁸ 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 2022

The table below identifies the number of new policies issued for FY 2022, 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 2022

Type of insurance	Number of people issued coverage	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁹	248	\$42,699,257	\$172,174	\$200,000
S-DVI ³⁰	10,961	\$127,059,000	\$11,592	\$10,000 ³¹
VGLI ³²	23,782	\$8,284,310,000	\$348,344	\$400,000
FSGLI – Child ³³	60,029	\$600,290,000	\$10,000	\$10,000
FSGLI – Spouse ³⁴	124,905	\$12,342,237,765	\$98,813	\$100,000
SGLI ³³	161,866	\$57,545,952,856	\$355,516	\$400,000
Total	381,791	\$78,942,548,878	\$206,769	

²⁹ Source: VMLI Database – FY2022 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

³⁰ Source: S-DVI – FY2022 Exhibit of Insurance In-force; State of Residence Report.

³¹ Source: An additional \$30,000 of supplemental coverage is available to totally disabled policyholders.

³² Source: VGLI – OSGLI Monthly Report to VA.

³³ Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY2022. Data on accessions from the Defense Manpower Data Center.

³⁴ Source: DEERS and Military Pay Records.



Policy lapses³⁵ during FY 2022

Type of Insurance	Number	Face amount	Average face amount
NSLI	819	\$4,786,437	\$5,844
VSLI	396	\$2,714,500	\$6,855
VRI	22	\$163,500	\$7,432
S-DVI	813	\$9,940,686	\$12,227
Administered Total Lapses	2,050	\$17,605,123	\$8,588
VGLI Lapses	9,368	\$1,649,980,000	\$176,129

³⁵ Source: FY2022 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 2022

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment ³⁶	USGLI	1	\$2,000	\$2,000
	NSLI	5,169	\$106,258,756	\$20,557
	VSLI	68	\$1,331,010	\$19,574
	VRI	73	\$1,763,233	\$24,154
	S-DVI	167	\$1,806,735	\$10,819
Total		5,478	\$111,161,734	\$20,292
Cash surrender ³⁶	USGLI	0	\$0	\$0
	NSLI	794	\$13,032,956	\$16,414
	VSLI	593	\$8,702,710	\$14,676
	VRI	33	\$309,038	\$9,365
	S-DVI	791	\$5,087,883	\$6,432
Total		2,211	\$27,132,587	\$12,272
Dividends ³⁷	USGLI	1	\$121	\$121
	NSLI	63,983	\$7,287,836	\$114
	VSLI	49,790	\$5,186,800	\$104
	VRI	2,739	\$414,173	\$151
Total		116,513	\$12,888,930	\$111
Loans ³⁸	USGLI	0	\$0	\$0
	NSLI	170	\$780,000	\$4,588
	VSLI	214	\$806,000	\$3,766
	VRI	3	\$19,000	\$6,333
	S-DVI	28,285	\$22,515,000	\$796
Total		28,672	\$24,120,000	\$841

³⁶ Source of number: FY 2022 Exhibit of Insurance In-force. Source of amount: FY 2022 Statement of Operations and Changes in Net Position.

³⁷ Source of number: FY 2022 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 2022 Statement of Operations and Changes in Net Position.

³⁸ Source of number: FY 2022 Statement of Cash Flows. Program numbers from an estimate based on Statistical Quality Control reviews in FY 2022 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	2018	2019	2020	2021	2022
Number	302,217	247,801	197,843	153,751	116,513
Total amounts	\$60,443,190	\$51,815,624	\$40,970,783	\$26,831,837	\$12,888,930
Average payments	\$200	\$209	\$207	\$175	\$111

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 2022³⁹

Type of insurance	Number	Amount	Average payment
USGLI	1	\$10,000	\$10,000
NSLI	17,417	\$225,864,708	\$12,968
VSLI	8,463	\$137,400,055	\$16,235
VRI	793	\$7,309,628	\$9,218
S-DVI	11,712	\$119,648,781	\$10,216
VMLI	180	\$27,428,812	\$152,382
SGLI ⁴⁰	1,675	\$610,430,385	\$364,436
FSGLI - Spouse ⁴⁰	578	\$56,195,000	\$97,223
FSGLI - Child ⁴⁰	998	\$9,980,000	\$10,000
TSGLI ⁴⁰	437	\$19,415,000	\$44,428
VGLI ⁴⁰	5,422	\$572,854,976	\$105,654
Total	47,676	\$1,786,537,345	\$37,472

³⁹ Source of number: FY 2022 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 2022 Statement of Operations and Changes in Net Position.

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 2022

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 2022

Type of payment ⁴¹	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	\$0	\$0
	NSLI	566	\$731,970	\$1,293
	VSLI	347	\$479,700	\$1,382
	VRI	38	\$31,620	\$832
Total		951	\$1,243,290	\$1,307
Matured endowments	USGLI	0	\$0	\$0
	NSLI	59	\$75,981	\$1,288
	VSLI	75	\$101,541	\$1,354
	VRI	2	\$1,067	\$534
	S-DVI	8	\$4,504	\$563
Total		144	\$183,093	\$1,271
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	15	\$25,404	\$1,694
	VSLI	0	\$0	\$0
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
Total		15	\$25,404	\$1,694
Total and permanent disability	USGLI	0	\$0	\$0
	Total	0	\$0	\$0

⁴¹ Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI and VSLI, are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI, VSLI, and USGLI are 150 percent of the Lifetime Guaranteed Amount.



Monthly Payments to Beneficiaries in FY 2022

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 2022⁴²

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	373	\$71,981	\$193
NSLI	5,422	\$2,913,265	\$537
VSLI	303	\$233,865	\$772
VRI	46	\$18,620	\$405
S-DVI	123	\$82,299	\$669
Total	6,267	\$3,320,030	\$530

⁴² Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI and; VSLI are 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	1,808	14,096	25,057	40,992
% of all age groups	0%	1%	6%	10%	17%
VMLI ⁴⁵	0	8	125	257	603
% of all age groups	0%	0%	5%	11%	26%
SGLI ⁴⁶	128,737	1,097,393	656,923	252,581	67,785
% of Total	6%	50%	30%	11%	3%
FSGLI-Spouse ⁴⁶	7,092	299,230	386,366	164,952	42,694
% of all age groups	1%	33%	43%	18%	5%
FSGLI- Children ⁴⁶	1,621,173	54,827	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI ⁴⁷	24	11,191	45,268	98,289	139,460
% of all age groups	0%	3%	10%	22%	31%
Total all types	1,757,028	1,464,457	1,102,778	541,136	291,534
% 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, 2022.

⁴⁵ Source: VMLI Reserve Valuation September Data

⁴⁶ Source: OSGLI June Data – Adjusted for FY 2022. Dependent data from the Defense Manpower Data Center. All Service members insured under SGLI are also insured under TSGLI.

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



Age distribution for VBA Insurance Programs (continued)

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	> 89		
USGLI ⁴⁴	0	0	0	1	1	100.0
% of all age groups	0%	0%	0%	100%	100%	
NSLI ⁴⁴	0	0	2,412	54,045	56,457	92.5
% of all age groups	0%	0%	4%	96%	100%	
VSLI ⁴⁴	0	0	19,282	25,560	44,842	89.9
% of all age groups	0%	0%	43%	57%	100%	
VRI ⁴⁴	0	0	432	2,011	2,443	92.8
% of all age groups	0%	0%	18%	82%	100%	
S-DVI ⁴⁴	48,211	101,708	13,968	2,359	248,201	63.8
% of all age groups	19%	41%	6%	1%	100%	
VMLI ⁴⁵	716	573	29	0	2,311	58.8
% of all age groups	31%	25%	1%	0%	100%	
SGLI ⁴⁶	2,048	29	4	0	2,205,500	29.9
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ⁴⁶	4,666	0	0	0	905,000	33.9
% of all age groups	1%	0%	0%	0%	100%	
FSGLI- Children ⁴⁶	0	0	0	0	1,676,000	8.4
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁷	88,876	54,118	8,006	187	445,419	54.4
% of all age groups	20%	12%	2%	0%	100%	
Total all types	144,517	156,428	44,133	84,163	5,586,174	
% of all age groups	3%	3%	1%	2%	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 2022

SGLI coverage level	Number with coverage		Percent with coverage	
	\$50,000-\$350,000	\$400,000 (maximum)	\$50,000-\$350,000	\$400,000 (maximum)
Active duty	72,965	1,369,035	5.06%	94.94%
Reserve duty	180,077	481,923	27.20%	72.80%
Total⁴⁸	253,042	1,850,958	12.03%	87.97%

SGLI coverage by uniformed service and component of service in FY 2022

Uniformed Service		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent ⁴⁹ of grand total with SGLI
Active duty	Army	498,389	496,721	99.7%	23.6%
	Navy	360,108	356,210	98.9%	16.9%
	Air Force	360,656	357,179	99.0%	17.0%
	Marine Corps	187,100	186,655	99.8%	8.9%
	Coast Guard	43,508	39,311	90.4%	1.9%
	NOAA	340	311	91.5%	0.0%
	Public Health Service	5,614	5,613	100.0%	0.3%
	Total	1,455,715	1,442,000	99.1%	68.5%
Reserve /National Guard	Army	486,452	462,241	95.0%	22.0%
	Navy	37,991	37,975	100.0%	1.8%
	Air Force	130,024	129,968	100.0%	6.2%
	Marine Corps	25,273	25,262	100.0%	1.2%
	Coast Guard	11,695	6,554	56.0%	0.3%
	Total	691,435	662,000	95.7%	31.5%
Grand Total		2,147,150	2,104,000	98.0%	100.0%

⁴⁸ Does not include Service members with part-time or post-separation coverage
⁴⁹ Percentages may not sum to total due to rounding.

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 2022

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	8,256	582,744	1.40%	98.60%
Reserve duty	11,053	302,947	3.52%	96.48%
Total	19,309	885,691	2.13%	97.87%

FSGLI Spouse coverage by uniformed service and component in FY 2022

Uniformed Service		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent ⁵⁰ of grand total with FSGLI
Active duty	Army	268,998	227,639	84.6%	25.2%
	Navy	153,497	139,075	90.6%	15.4%
	Air Force	171,558	140,114	81.7%	15.5%
	Marine Corps	64,228	59,931	93.3%	6.6%
	Coast Guard	23,090	20,324	88.0%	2.2%
	NOAA	203	157	77.3%	<0.1%
	Public Health Service	3,762	3,760	99.9%	0.4%
	Total	685,336	591,000	86.2%	65.3%
Reserve /National Guard	Army	225,507	188,550	83.6%	20.8%
	Navy	34,886	28,564	81.9%	3.2%
	Air Force	104,774	85,041	81.2%	9.4%
	Marine Corps	8,477	7,907	93.3%	0.9%
	Coast Guard	4,841	3,938	81.3%	0.4%
	Total	378,485	314,000	83.0%	34.7%
Grand Total		1,063,821	905,000	85.1%	100.0%

⁵⁰ Percentages may not sum to total due to rounding.

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: ⁵¹

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 benefits⁵² 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

⁵¹ Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday – Friday.

⁵² The Accelerated Benefit Option gives terminally ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.



U.S. Department
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