



VA | Life insurance



With VA life insurance, you can get the peace of mind and financial security that come with knowing your family is protected, no matter what happens.

Did You Know...

- You can obtain a significant amount of life insurance when leaving the military.
- You don't have to answer any health questions when you apply for Veterans Group Life Insurance (VGLI) as long as you act in the first 240 days after separation and are covered by Servicemembers' Group Life Insurance (SGLI) when you separate.
- Your spouse can get life insurance from participating private insurers through the Family Servicemembers' Group Life Insurance (FSGLI) program by acting within 120 days of your separation.

VA Serves Veterans

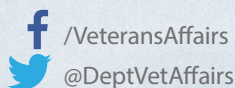
In gratitude for your honorable service to our nation, VA helps you buy, retain, or modify a home; earn a degree; start a career; stay healthy; and do so much more in life after the military.

VA life insurance programs accommodate many circumstances. Here are a few programs to explore:

- **VGLI.** With VGLI, you can convert your SGLI coverage to lifetime renewable term insurance after leaving the service. If you apply for coverage within 240 days of separation, no health questions will be asked. However, you have a total of 1 year and 120 days to apply, and you can keep VGLI for as long as you pay the premiums.
- **SGLI Disability Extension.** If you're separating from service and are totally disabled and unable to work, you may apply for two years of free insurance coverage through the SGLI Disability Extension. After two years, you will automatically qualify for VGLI, as long as the premiums are paid.
- **FSGLI.** Spouses covered under FSGLI in the military can convert their coverage to an individual policy with participating private insurers. Spouses must act within 120 days of your separation from military service to get this benefit.
- **Service-Disabled Veterans Insurance (S-DVI).** If you received a new VA service-connected rating in the last two years (even if it's 0 percent) and are in good health other than your service-connected conditions, you may be eligible for S-DVI coverage. If you became totally disabled prior to age 65, you may also be eligible for a waiver of premiums.
- **Veterans' Mortgage Life Insurance.** If you're a severely disabled Veteran who received a Specially Adapted Housing grant, you may be able to get mortgage life insurance protection, which pays your family's home mortgage in the event of your passing.

Find Out How You Can Benefit

It's hard to know what the future holds, but VA life insurance programs have you covered. Explore VA life insurance, including eligibility rules and how to apply, at [VA.gov/life-insurance](https://www.va.gov/life-insurance).



EXPLORE VA BENEFITS AT
VA.gov



Choose VA