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# Veterans' Group Life Insurance (VGLI)

With Veterans' Group Life Insurance (VGLI), you may be able to keep your life insurance coverage after you leave the military for as long as you continue to pay the premiums. Find out if you qualify for VGLI and how to manage your coverage.

## Am I eligible for Veterans' Group Life Insurance?

You may be eligible for VGLI if you meet at least one of these requirements.


### At least one of these must be true:

- You had part-time Servicemembers' Group Life Insurance (SGLI) as a member of the National Guard or Reserve, and you suffered an injury or disability (damage to your body or mind that makes it hard for you to do everyday tasks, including meaningful work) while on duty—including direct traveling to and from duty—that disqualified you for standard premium insurance rates, **or**
- You had SGLI while you were in the military and you're within 1 year and 120 days of being released from an active-duty period of 31 or more days, **or**
- You're within 1 year and 120 days of retiring or being released from the Ready Reserve or National Guard, **or**
- You're within 1 year and 120 days of assignment to the Individual Ready Reserve (IRR) of a branch of service, or to the Inactive National Guard (ING). This includes members of the United States Public Health Service Inactive Reserve Corps (IRC), **or**
- You're within 1 year and 120 days of being put on the Temporary Disability Retirement List (TDRL)

## Who's covered?

- Veterans
- Former service members

## What life insurance benefits can I get with VGLI?

 You can get between \$10,000 and \$400,000 in term life insurance benefits. The amount you'll get will be based on how much SGLI coverage you had when you left the military.

Learn more about the difference between term and whole life coverage.

[Download Comparing Veterans' Group Life Insurance \(VGLI\) to Whole Life Insurance Coverage \(PDF\)](#)

**Note:** When you leave the military, you can sign up through VGLI for coverage up to the amount you had through SGLI. You can also increase your coverage by \$25,000 every 5 years—up to \$400,000—until you're 60 years old.

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# Servicemembers' Group Life Insurance (SGLI)

Servicemembers' Group Life Insurance (SGLI) offers low-cost term coverage to eligible service members. If you're a service member who meets certain criteria, we'll automatically sign you up. Find out if you're eligible and learn how to manage your SGLI coverage.

## Comparing Veterans' Group Life Insurance (VGLI) to Whole Life Insurance Coverage



*Life insurance can be confusing. One of the most common questions we get from Servicemembers and Veterans is, what type of life insurance is Veterans' Group Life Insurance (VGLI)?*

The easy answer to that question is, **Veterans' Group Life Insurance** coverage is term life insurance, which is very different from, and often is confused with, another common type of coverage called whole life insurance. We want to make sure you understand the differences between term and whole life coverage so you can make an informed decision about which coverage is best for you.

To help explain the differences, we put together the facts and features about both below. This information is not intended to persuade or promote one type of coverage over the other—it is just a list of features:

### Features of term life insurance

- Provides death benefits only, there is no cash value that builds over time
- Only pays a death benefit if the coverage is in force when the insured dies and premiums must always be paid to keep the coverage in force
- A health exam may be required to obtain coverage, but can generally be renewed without proof of good health
- Usually the most affordable life insurance to buy
- Purchased for a specific time period, during which time the premiums remain level. After this level premium period, the premiums increase until a certain age is reached at which time the coverage ends.

- Becomes more expensive as you age, especially after age 50
- Death benefit is intended to replace income
- Often includes a provision which allows the term policy to be converted to a permanent policy without medical underwriting.

### Features of whole life insurance:

- Provides death benefits as well as a cash value accumulation that builds during the life of the policy
- Whole life insurance premiums are generally higher at younger ages than term life insurance premiums, but they but remain level for the life of the policy
- A health exam may be required to obtain coverage
- Sometimes can be purchased without a medical exam, but possibly at a higher cost
- Cash value is based on how long the policy has been in force
- A portion of the cash value can usually be withdrawn or borrowed against during the life of the policy

**Whole Life = PERMANENT PROTECTION**