

	Final Expense Coverage	VA Life
Premium	Options for level premiums or paid up at a specified age.	Remain Level for life
Waiting Period	Most Final Expense plans can activate coverage right away. Depending on your health there may or may not be a 1 - 3 year waiting period.	Your full life insurance coverage starts 2 years after you apply. You must pay the premiums during those 2 years.
Age Limits	0-85	0-80 (If you're age 81 or older you may be eligible for VALife if you meet specific requirements)
Payment Options	Several options, including credit card, electronic funds transfer, allotment, and billing schedule	SGLI automatically deducts the premium from the service member's military pay; member must opt-out of coverage
Coverage Amounts	Up to \$50,000 in whole life insurance coverage	Up to \$40,000 in whole life insurance coverage (in \$10,000 increments)
Cash Value	Depending on the policy you select cash value accumulation can start right away. Loans are available and tax free.	Cash value starts to add up 2 years after we approve your application. VA Life does not offer loans