



Prudential

Office of Servicemembers'
Group Life Insurance

OSGLI
PO Box 41618
Philadelphia, PA 19176-1618
Phone: 800-419-1473
Fax: 800-236-6142

Veterans' Group Life Insurance Application Instructions

You have one year and 120 days from your date of separation to apply for Veterans' Group Life Insurance (VGLI). To apply for VGLI, visit myvgli.prudential.com, or complete the attached application and return it to the above address.

Important to know: You may be able to keep your SGLI coverage for up to two years after your separation if you separated with a disability and meet the legislative requirements. Visit va.gov/life-insurance/options-eligibility/sgli/ to download an application and apply today.

To complete the attached application, follow these easy steps:

- 1. Veteran Information.** Complete all fields under "Veteran Information." You **do not** have to fill out fields under "My Correct Address Information Is" if you've provided your correct address in the fields above. Complete all fields under "Additional Contact Information."
- 2. Coverage Election and Payment Method.** Choose your coverage amount and billing preferences. The chart below shows the most frequently requested coverage amounts and the monthly premium. Coverage is available in \$10,000 increments. For coverage amounts not shown below, please see the rate chart at insurance.va.gov or call 800-419-1473. Your initial VGLI coverage cannot exceed the amount of Servicemembers' Group Life Insurance you had at the time of discharge. However, if you had less than \$500,000 of SGLI at discharge and you get VGLI coverage, you will have the opportunity to increase your VGLI coverage by \$25,000 on your one-year anniversary and every five-year anniversary thereafter, up to the maximum of \$500,000, until age 60.

Amount of Coverage	Age 29 & Under	Age 30–34	Age 35–39	Age 40–44	Age 45–49	Age 50–54	Age 55–59	Age 60–64	Age 65–69	Age 70–74	Age 75–79	Age 80 & Over
\$500,000	\$35.00	\$45.00	\$60.00	\$80.00	\$105.00	\$165.00	\$300.00	\$495.00	\$735.00	\$1,130.00	\$2,140.00	\$2,250.00
\$450,000	\$31.50	\$40.50	\$54.00	\$72.00	\$94.50	\$148.50	\$270.00	\$445.50	\$661.50	\$1,017.00	\$1,926.00	\$2,025.00
\$400,000	\$28.00	\$36.00	\$48.00	\$64.00	\$84.00	\$132.00	\$240.00	\$396.00	\$588.00	\$904.00	\$1,712.00	\$1,800.00
\$350,000	\$24.50	\$31.50	\$42.00	\$56.00	\$73.50	\$115.50	\$210.00	\$346.50	\$514.50	\$791.00	\$1,498.00	\$1,575.00
\$300,000	\$21.00	\$27.00	\$36.00	\$48.00	\$63.00	\$99.00	\$180.00	\$297.00	\$441.00	\$678.00	\$1,284.00	\$1,350.00
\$250,000	\$17.50	\$22.50	\$30.00	\$40.00	\$52.50	\$82.50	\$150.00	\$247.50	\$367.50	\$565.00	\$1,070.00	\$1,125.00
\$200,000	\$14.00	\$18.00	\$24.00	\$32.00	\$42.00	\$66.00	\$120.00	\$198.00	\$294.00	\$452.00	\$856.00	\$900.00
\$150,000	\$10.50	\$13.50	\$18.00	\$24.00	\$31.50	\$49.50	\$90.00	\$148.50	\$220.50	\$339.00	\$642.00	\$675.00
\$100,000	\$7.00	\$9.00	\$12.00	\$16.00	\$21.00	\$33.00	\$60.00	\$99.00	\$147.00	\$226.00	\$428.00	\$450.00
\$50,000	\$3.50	\$4.50	\$6.00	\$8.00	\$10.50	\$16.50	\$30.00	\$49.50	\$73.50	\$113.00	\$214.00	\$225.00
\$10,000	\$0.70	\$0.90	\$1.20	\$1.60	\$2.10	\$3.30	\$6.00	\$9.90	\$14.70	\$22.60	\$42.80	\$45.00

- 3. Health Statement.** If your date of separation was less than 240 days ago, then you **do not** need to complete this section. If your date of separation was more than 240 days ago, then please be sure to complete this section.
- 4. Beneficiary Designation.** Use this section to name your beneficiaries. If you would like to name more beneficiaries than the application allows, please list those additional beneficiaries on a separate sheet of paper along with your name, Social Security number, signature, and date. Your beneficiary designation is not valid unless it is signed, dated, and received by OSGLI prior to your death.
- 5. Authorization/Signature.** Please sign and date the application and send it to OSGLI at the address above. Include your first VGLI premium payment and a copy of your DD-214 or most recent Leave and Earnings Statement with your application. **Your VGLI application is not considered complete unless we receive these items with your application.**

Questions?

For more information about VGLI, please visit insurance.va.gov or call 800-419-1473 (Monday to Friday, 8 a.m. to 5 p.m. ET.).