

## LIFE INSURANCE BENEFITS

If you are in the military or recently separated from the military, you may be eligible for life insurance. Two regular and two insurance programs for the disabled are currently available to new policyholders.

### **Service members' Group Life Insurance (SGLI)**

This program is open to active-duty members and reservists of the uniformed services.

### **Veterans' Group Life Insurance (VGLI)**

This program is open to individuals released from active duty and to separated reservists if applied for within 16 months of release or separation, SGLI can be converted into VGLI or a commercial policy upon separation. Early partial payment of proceeds is available to terminally ill policyholders.

### **Service-Disabled Veterans Insurance (S-DVI)**

This program is open to veterans with service-connected disabilities. Application must be made within 2 years of service-connected disability rating.

### **Veterans' Mortgage Life Insurance (VMLI)**

This program is open to veterans who are granted specially adapted housing grants.

### **Related Insurance Topics**

- Premium payments
- Increasing insurance
- Reinstating lapsed insurance
- Converting term policies
- Plans of insurance
- Disability provisions
- Changes of address
- Policy loans
- Naming beneficiaries
- Reporting the death of the insured

For more information about the related insurance topics or about government life insurance, call the VA Insurance Center in Philadelphia toll-free at **1-800-669-8477** or visit the VA website at **[www.insurance.va.gov](http://www.insurance.va.gov)**