



# Insurance

## Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance, as well as traumatic injury protection insurance for Servicemembers. VBA's life insurance programs also provide for the conversion to a renewable term insurance policy after Servicemembers separate from the military. In addition, the programs provide life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from military service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program is on page [4](#).



Total VA life insurance coverage amount \$1.2 trillion for 6.0 million Servicemembers, Veterans and their families.

Veterans have up to 240 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This opportunity could be the only chance for the most seriously ill or injured to purchase affordable life insurance coverage.

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### Release history

#### Version & changes

#### Date

Data as of

09/30/2017



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## Purpose, Mission, Vision and Core Values

### Purpose

The purpose of the VBA Insurance program is to provide life insurance benefits to Veterans and Servicemembers that may not be available from the private insurance industry due to lost or impaired insurability resulting from military service.

### Mission

The mission of the VA Insurance program is to provide high-value insurance services to America's Veterans, Servicemembers, and their beneficiaries.

### Vision

The vision of the VA Insurance program is to be an organization that:

- Provides insurance services that are equal or superior to those provided by commercial insurance companies;
- Provides these services at a cost competitive with commercial companies;
- Provides our policyholders and beneficiaries with fast, convenient access;
- Provides customer communications that are informative, clear, timely and courteous; and
- Has a stable, diverse, knowledgeable, and satisfied workforce.

### Core Values

The Insurance program shares VA's five "I CARE" core values that underscore the obligations inherent in our mission: integrity, commitment, advocacy, respect, and excellence. The core values define who we are, our culture, and how we care for Veterans. Our values are more than just words – they affect outcomes in our daily interactions with Veterans and with each other. The first letter of each word—Integrity, Commitment, Advocacy, Respect, Excellence—creates a powerful acronym, "I CARE," which reminds all Insurance employees of the importance of their roles. These core values come together as five promises we make as individuals and as a program to those we serve. The core characteristics define "what we stand for," and help guide how we will perform our mission. They shape our strategy, guide the execution of our mission, and influence key decisions made within the Insurance program.



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## Three Categories of Benefit Programs

### Closed Life Insurance Programs

When VA offered these programs, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs are no longer available and no longer issue new coverage, but active policies continue. These programs include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI).

### Disabled Veterans Insurance Programs

These programs provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard healthy rates because of their service-connected disabilities. These programs continue to issue coverage and include Service-Disabled Veterans' Insurance (S-DVI) and Veterans' Mortgage Life Insurance (VMLI).

### Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.



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## Acronyms Used in This Document

Supervised insurance programs <sup>1</sup>	SGLI	Servicemembers' Group Life Insurance
	FSGLI	Family Servicemembers' Group Life Insurance Coverage
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs <sup>2</sup>	S-DVI	Service-Disabled Veterans' Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance <sup>3</sup>
	NSLI	National Service Life Insurance <sup>3</sup>
	VSLI	Veterans' Special Life Insurance <sup>3</sup>
	VRI	Veterans' Reopened Insurance <sup>3</sup>
Other	OSGLI	Office of Servicemembers' Group Life Insurance
	DEERS	Defense Eligibility and Enrollment Reporting System
	NOAA	National Oceanic and Atmospheric Administration

<sup>1</sup> The supervised insurance programs are managed by the Prudential Insurance Company of America under the supervision of the VA Insurance Center according to the terms of a group policy.

<sup>2</sup> The administered insurance programs are directly managed by the VA Insurance Center.

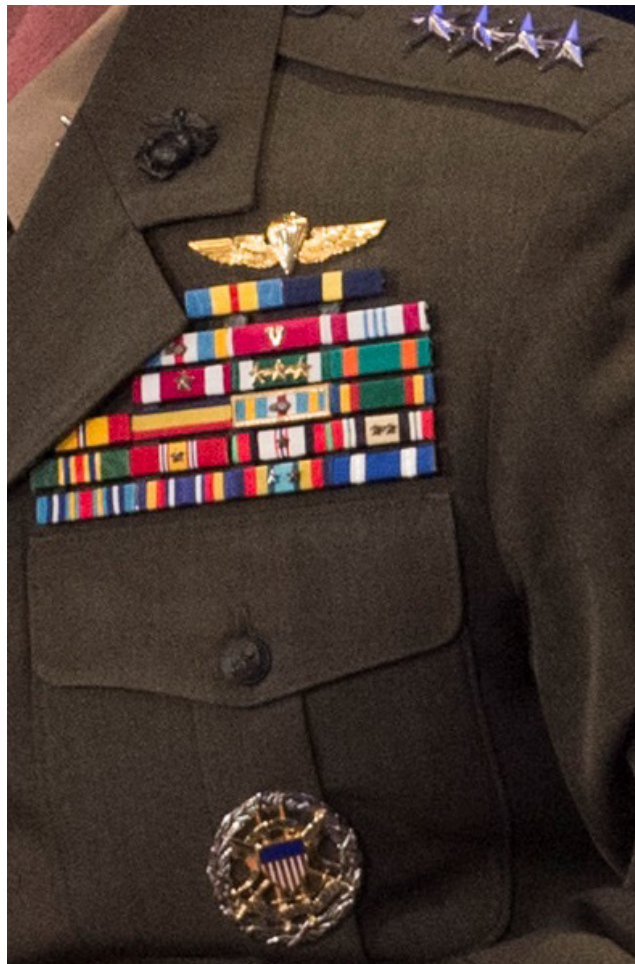
<sup>3</sup> These programs no longer issue coverage.



## VA Insurance Program Enhancements

### VGLI Autopay

VGLI Auto Pay is a new premium payment option for Veterans' Group Life Insurance (VGLI) premiums, which began in August 2016. With VGLI Auto Pay, premium payments are automatically deducted from a bank account on the day they are due. VGLI-enrolled Veterans can log into their VGLI Online Account at any time and enroll. This method saves the Veteran postage costs and reduces the incidence of coverage lapses.



## SGLI Online Enrollment System (SOES)

The SGLI Online Enrollment System (SOES) is an online application to replace the current paper-based process for updating SGLI elections. It has two components:

- **SOES Self-Service Application** - enables Servicemembers to make changes to their SGLI and Family SGLI coverage, 24/7 including:
  - Naming beneficiaries
  - Changing coverage amounts
  - Restoring, increasing, or canceling coverage
- **SOES Administrative Application** - enables Commanders and HR/Casualty personnel to generate reports and view member SGLI information.
- SOES was developed jointly by VA and the Department of Defense (DoD). SOES resides on Defense Manpower Data Center (DMDC) servers, and stores member election data in the Defense Eligibility and Enrollment Reporting System (DEERS) database. SOES began phased implementation in April 2017 with the Navy, followed by Air Force in August and Army in October. VA and DoD expect to fully implement SOES across all uniformed services by 2019.

## Online Policy Access

- The Insurance Service Online Policy Access application allows insured Veterans to view policy information on the web, request policy loans and dividend withdrawals, and request mailing of insurance information. In November 2016, VBA updated the application to use VA Identity Access Management (IAM) to verify the identity of Veterans so they may view their policy information online.
- This move to a VA enterprise solution will shift to IAM all proofing of identities and management tasks, and will also lay the groundwork for leveraging VA-wide data to provide improved service to our Insurance customers.



## Closed and Current VA Insurance Programs

### Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 <sup>4</sup>
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 <sup>4</sup>
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 <sup>4</sup>

### Programs that currently issue coverage

Open life insurance programs	Year	Maximum coverage	
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000 <sup>5</sup>
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000 <sup>5</sup>
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (S-DVI)	1951 - present	\$10,000 <sup>6</sup>
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 <sup>7</sup>

<sup>4</sup> Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

<sup>5</sup> Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to \$400,000.

<sup>6</sup> An additional \$30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.

<sup>7</sup> Maximum face amount increased to \$200,000 on January 1, 2012.



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## VA Life Insurance Compared to Private Sector Insurers

The following table compares the total face amount of VA life insurance in-force with commercial life insurance companies. .

### 2016 rankings by total life insurance in force<sup>8</sup>

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliated Companies <sup>9</sup>	\$4,657,811
2	Prudential of America Group <sup>9</sup>	\$4,058,703
3	RGA Group	\$2,010,259
4	Great-West Life Group <sup>9</sup>	\$1,831,190
5	SCOR Life US Group	\$1,725,542
6	Northwestern Mutual Group	\$1,680,583
7	Hannover Life Reassurance Company of America	\$1,554,503
8	Aegon USA Group	\$1,474,979
9	Swiss Re Life Group	\$1,403,045
10	Minnesota Life Insurance Group	\$1,400,764
11	New York Life Group <sup>9</sup>	\$1,358,577
12	Voya Financial Group	\$1,325,845
13	Lincoln Financial Group	\$1,274,916
<b>14</b>	<b>VA<sup>10</sup></b>	<b>\$1,224,274</b>
15	Munich American Reassurance Company	\$1,005,943

<sup>8</sup> Source: Best's Review (September 2017); Calendar Year 2016 Exhibit of Insurance In-force

<sup>9</sup> Total includes the portion of SGLI insurance in-force that this company reinsures.

<sup>10</sup> VA data includes \$215,550 million of TSGLI coverage.



## Quick Reference: Information by Fiscal Year

The table below displays the number of lives insured and the face amount for both the administered and supervised insurance programs.

### Lives insured by fiscal year<sup>11</sup>

Insured (program)	2013	2014	2015	2016	2017
Veterans (Administered Programs)	814,134	749,940	684,964	626,164	568,957
Veterans (VMLI)	2,419	2,485	2,567	2,654	2,632
Veterans (VGLI)	425,990	424,944	427,948	430,809	431,517
Servicemembers (SGLI)	2,365,500	2,305,500	2,265,500	2,245,500	2,222,500
Spouses and Children (FSGLI)	3,103,000	2,991,000	2,874,000	2,810,000	2,782,000
<b>Total lives insured</b>	<b>6,711,043</b>	<b>6,473,869</b>	<b>6,254,979</b>	<b>6,115,127</b>	<b>6,007,606</b>
Face amount (billions)	\$1,081	\$1,048	\$1,024	\$1,011	\$1,002

The following table displays the amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. It also displays the amount of dividends, loans, matured endowments, cash surrenders, and disability claims paid on administered policies.

### Benefits paid by fiscal year<sup>12</sup>

Benefit type	2013	2014	2015	2016	2017	% Change FY 16 to 17
Death awards <sup>13</sup>	\$2,255,883,414	\$2,117,047,764	\$2,017,401,684	\$1,934,817,157	\$1,930,643,320	-0%
Dividends	\$167,071,426	\$128,936,863	\$108,680,166	\$83,939,064	\$70,348,712	-16%
Loans made	\$36,902,000	\$36,202,000	\$32,063,000	\$32,583,000	\$30,905,000	-5%
Matured endowments	\$60,252,125	\$73,388,337	\$113,318,890	\$125,248,634	\$108,802,036	-13%
Cash surrenders	\$42,118,101	\$40,125,066	\$37,933,736	\$36,342,797	\$62,571,415 <sup>14</sup>	72% <sup>14</sup>
Disability claims	\$7,540,459	\$6,493,107	\$5,528,786	\$4,779,501	\$4,015,205	-16%
<b>Total</b>	<b>\$2,569,767,525</b>	<b>\$2,402,193,137</b>	<b>\$2,314,926,262</b>	<b>\$2,217,710,153</b>	<b>\$2,207,285,688</b>	<b>-1%</b>

<sup>11</sup> Source: FY17 State of Residence Report; FY17 Exhibit of Insurance In-force.

<sup>12</sup> Source: FY17 Exhibit of Insurance In-force; FY 17 Statement of Operations and Changes in Net Position; FY 17 Statement of Cash Flows.

<sup>13</sup> Includes payments for traumatic injuries.

<sup>14</sup> The large increase in cash surrenders between FY16 and FY17 is due to a change in accounting methodology.



The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised insurance programs.

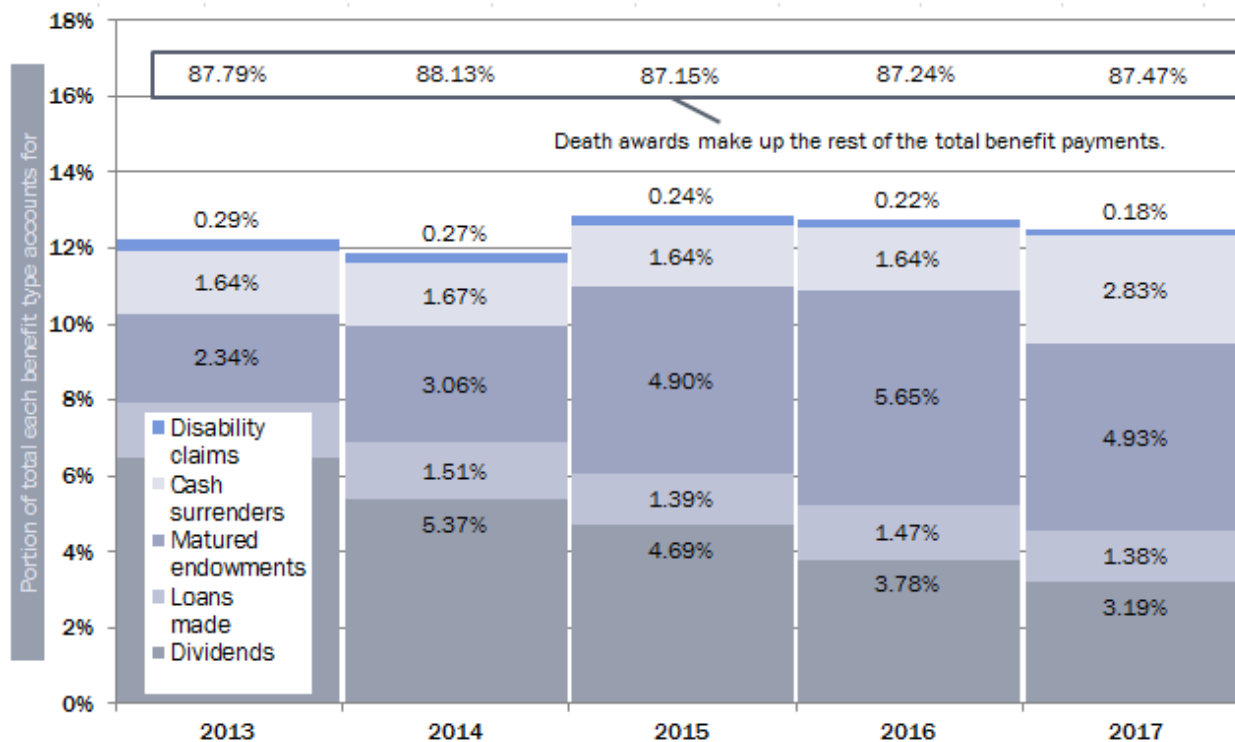
### Number of death or traumatic injury awards paid

	2013	2014	2015	2016	2017
Administered	85,585	79,067	76,638	68,891	64,586
Supervised <sup>15</sup>	8,775	8,230	7,272	7,439	7,620
<b>Total</b>	<b>94,360</b>	<b>87,297</b>	<b>83,910</b>	<b>76,330</b>	<b>72,206</b>

### Amount of death or traumatic injury awards paid

	2013	2014	2015	2016	2017
Administered	\$1,073,344,783	\$1,011,652,847	\$987,885,617	\$909,122,246	\$865,048,220
Supervised <sup>15</sup>	\$1,182,538,631	\$1,105,394,917	\$1,029,516,067	\$1,025,694,911	\$1,065,595,100
<b>Total</b>	<b>\$2,255,883,414</b>	<b>\$2,117,047,764</b>	<b>\$2,017,401,684</b>	<b>\$1,934,817,157</b>	<b>\$1,930,643,320</b>
Average payment	\$23,907	\$24,251	\$24,042	\$25,348	\$26,738

### Benefits paid by fiscal year by program



<sup>15</sup> Includes payments for traumatic injuries.





### Total insurance in force by fiscal year<sup>16</sup>

	2013	2014	2015	2016	2017
Number of policies	6,820,219	6,572,276	6,342,789	6,194,039	6,078,570
Total face amounts	\$1,307,713,914,107	\$1,269,084,448,395	\$1,240,660,018,554	\$1,226,496,624,246	\$1,215,080,861,599
Avg. face amounts <sup>17</sup>	\$191,741	\$193,097	\$195,602	\$198,012	\$199,896

### Life insurance in force by program during FY 17<sup>18</sup>

Type of insurance <sup>19</sup>	Number of policies	Total face amount	Average face amount <sup>17</sup>	Maximum face amount
USGLI	124	\$266,500	\$2,149	\$10,000
NSLI	253,731	\$3,218,084,417	\$12,683	\$10,000
VSLI	101,004	\$1,475,749,876	\$14,611	\$10,000
VRI	9,854	\$104,686,109	\$10,624	\$10,000
S-DVI	275,208	\$2,888,593,928	\$10,496	\$10,000 <sup>20</sup>
VMLI	2,632	\$350,623,269	\$133,216	\$200,000
SGLI	2,222,500	\$805,750,300,000	\$362,542	\$400,000
FSGLI - Child	1,804,000	\$18,040,000,000	\$10,000	\$10,000
FSGLI - Spouse	978,000	\$96,245,800,000	\$98,411	\$100,000
VGLI	431,517	\$73,456,757,500	\$170,229	\$400,000
<b>Total<sup>21</sup></b>	<b>6,078,570</b>	<b>\$1,001,530,861,599</b>	<b>\$164,764</b>	

<sup>16</sup> Source: Insurance FY 17 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

<sup>17</sup> Average face amount includes paid-up additional insurance where available.

<sup>18</sup> Source: Insurance FY 17 Exhibit of Insurance In-force Cover Sheet.

<sup>19</sup> Pages 8 and 14 contain information on historical changes to life insurance programs.

<sup>20</sup> An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

<sup>21</sup> Excludes TSGLI.

## Operations Activity



### Number of operations processed on administered policies by fiscal year<sup>22</sup>

	2013	2014	2015	2016	2017
Loans	31,056	30,575	30,845	32,424	32,782
Cash surrenders	8,296	7,615	7,051	6,455	6,075
Calls answered	622,003	612,234	593,876	543,274	509,897
Correspondence received	65,511	71,519	57,687	42,993	56,547
Change of address	24,153	27,402	22,866	10,449	26,146
Online loan applications	3,051	3,617	4,489	5,636	6,002
<b>Total<sup>23</sup></b>	<b>751,019</b>	<b>749,345</b>	<b>712,325</b>	<b>635,595</b>	<b>631,447</b>

<sup>22</sup> Source: Distribution of Operations Report.

<sup>23</sup> Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed on administered policies.





## Coverage Established, Terminated, or Paid During FY 17

The table below identifies the number of new policies issued for FY 17, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the military services maintain the records on each insured Servicemember.

### New life insurance coverage issued in FY 17

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI <sup>24</sup>	473	\$75,759,685	\$160,168	\$200,000
S-DVI <sup>25</sup>	14,045	\$171,447,420	\$12,207	\$10,000 <sup>26</sup>
VGLI <sup>27</sup>	16,592	\$5,127,470,000	\$309,033	\$400,000
FSGLI – Child <sup>28</sup>	165,128	\$1,651,280,000	\$10,000	\$10,000
FSGLI – Spouse <sup>29</sup>	113,665	\$11,185,886,315	\$98,411	\$100,000
SGLI <sup>28</sup>	216,524	\$77,357,258,825	\$357,269	\$400,000
<b>Total</b>	<b>526,427</b>	<b>\$95,569,102,245</b>	<b>\$181,543</b>	

<sup>24</sup> Source: VMLI Database – FY17 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

<sup>25</sup> Source: S-DVI – FY17 Exhibit of Insurance In-force; State of Residence Report.

<sup>26</sup> Source: Additional coverage, up to \$20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to \$30,000. For FY 17, VA issued 1,019 new Supplemental S-DVI policies.

<sup>27</sup> Source: VGLI – OSGLI Monthly Report to VA.

<sup>28</sup> Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY 17. Data on accessions from the Defense Manpower Data Center.

<sup>29</sup> Source: DEERS and Military Pay Records.



### Policy lapses during FY 17<sup>30</sup>

Type of insurance	Number	Face amount	Average face amount
NSLI	2,677	\$15,664,000	\$5,851
VSLI	619	\$4,328,000	\$6,992
VRI	99	\$576,500	\$5,823
S-DVI	1,279	\$15,548,500	\$12,157
<b>Total</b>	<b>4,674</b>	<b>\$36,117,000</b>	<b>\$7,727</b>

<sup>30</sup> Source: FY 17 Exhibit of Insurance In-force.

A policy lapses if the premium is not received within 65 days after the due date.





## Insurance payments made to policyholders during FY 17

Type of payment	Type of insurance	Number	Amount	Average payment
Matured endowment <sup>31</sup>	USGLI	156	\$302,997	\$1,942
	NSLI	5,844	\$104,665,412	\$17,910
	VSLI	3	\$330,295	\$110,098
	VRI	50	\$2,006,748	\$40,135
	S-DVI	142	\$1,496,584	\$10,539
<b>Total</b>		<b>6,195</b>	<b>\$108,802,036</b>	<b>\$17,563</b>
Cash surrender <sup>31</sup>	USGLI	3	\$4,824	\$1,608
	NSLI	2,441	\$43,249,402	\$17,718
	VSLI	883	\$12,891,747	\$14,600
	VRI	135	\$1,459,205	\$10,809
	S-DVI	789	\$4,966,237	\$6,294
<b>Total</b>		<b>4,251</b>	<b>\$62,571,415</b>	<b>\$14,719</b>
Dividends <sup>32</sup>	USGLI	124	\$43,299	\$349
	NSLI	253,731	\$41,791,158	\$165
	VSLI	101,004	\$26,739,302	\$265
	VRI	9,854	\$1,774,953	\$180
<b>Total</b>		<b>364,713</b>	<b>\$70,348,712</b>	<b>\$193</b>
Loans <sup>33</sup>	USGLI	0	\$0	\$0
	NSLI	1,619	\$5,324,000	\$3,288
	VSLI	867	\$3,211,000	\$3,704
	VRI	31	\$293,000	\$9,452
	S-DVI	30,265	\$22,077,000	\$729
<b>Total</b>		<b>32,782</b>	<b>\$30,905,000</b>	<b>\$943</b>

<sup>31</sup> Source of number: FY 17 Exhibit of Insurance In-force.

Source of amount: FY 17 Statement of Operations and Changes in Net Position.

<sup>32</sup> Source of number: FY 17 Exhibit of Insurance In-force – Cover Sheet.

Source of amount: FY 17 Statement of Operations and Changes in Net Position.

<sup>33</sup> Source of number: FY 17 Statement of Cash Flows.

Program numbers from an estimate based on Statistical Quality Control reviews in FY 17 and percent of total.

Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.





### Life insurance dividend payments by fiscal years

Dividend payments	2013	2014	2015	2016	2017
Number	671,813	587,452	505,934	432,964	364,713
Total amounts	\$167,071,426	\$128,936,863	\$108,680,166	\$83,939,064	\$70,348,712
Average payments	\$249	\$219	\$215	\$194	\$193

VA pays death claims to the beneficiary upon the death of the insured person. In the case of FSGLI, VA pays death claims to the Servicemember. VA pays all other death claims to the Veteran's or Servicemember's designated beneficiary.

The table below provides a distribution of death payments by program. For TSGLI, payments are for qualifying traumatic injuries.

### Payments for death or traumatic injury during FY 17<sup>34</sup>

Type of insurance	Number	Amount	Average payment
USGLI	66	\$73,071	\$1,107
NSLI	43,183	\$562,796,672	\$13,033
VSLI	8,681	\$130,321,605	\$15,012
VRI	1,951	\$19,646,602	\$10,070
S-DVI	10,388	\$109,600,358	\$10,551
VMLI	317	\$42,609,912	\$134,416
SGLI <sup>35</sup>	1,692	\$593,762,452	\$350,923
FSGLI - Spouse <sup>35</sup>	600	\$57,865,000	\$96,442
FSGLI - Child <sup>35</sup>	1,164	\$11,640,000	\$10,000
TSGLI <sup>35</sup>	683	\$29,550,000	\$43,265
VGLI <sup>35</sup>	3,481	\$372,777,648	\$107,089
<b>Total</b>	<b>72,206</b>	<b>\$1,930,643,320</b>	<b>\$26,738</b>

<sup>34</sup> Source of number: FY 17 Exhibit of Insurance In-force; VMLI Database.  
Source of amount: FY 17 Statement of Operations and Changes in Net Position.

<sup>35</sup> Source: SGLI and TSGLI Monthly Reports from OSGLI.  
Includes Basic, Accelerated Benefit Option, and Conversion Pool.





## Monthly Payments to Policyholders at the End of FY 17

Although most Veterans choose to receive payments in a lump sum, a monthly payment option is available for cash surrenders and matured endowments. In the two disability benefit provisions of policies – total and permanent disability and total disability income – no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

### Insurance monthly installment award payments to policyholders at the end of FY 17<sup>36</sup>

Type of payment	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	3	\$3,078	\$1,026
	NSLI	2,108	\$2,602,800	\$1,235
	VSLI	899	\$1,226,880	\$1,365
	VRI	129	\$104,100	\$807
<b>Total</b>		<b>3,139</b>	<b>\$3,936,858</b>	<b>\$1,254</b>
Matured endowments	USGLI	0	\$0	\$0
	NSLI	141	\$157,734	\$1,119
	VSLI	147	\$185,952	\$1,265
	VRI	10	\$8,064	\$806
	S-DVI	12	\$13,500	\$1,125
<b>Total</b>		<b>310</b>	<b>\$365,250</b>	<b>\$1,178</b>
Cash Surrenders (includes payments previously categorized as premium refunds)	USGLI	0	\$0	\$0
	NSLI	21	\$32,922	\$1,568
	VSLI	1	\$7,218	\$7,218
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
<b>Total</b>		<b>22</b>	<b>\$40,140</b>	<b>\$1,825</b>
Total and permanent disability	USGLI	1	\$696	\$696
	<b>Total</b>	<b>1</b>	<b>\$696</b>	<b>\$696</b>

<sup>36</sup> Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI, VSLI, and USGLI are 150 percent of the Lifetime Guaranteed Amount.



## Monthly Payments to Beneficiaries in FY 17

A monthly payment option is also available in some programs for death payments. The following table provides data on recurring monthly payments to beneficiaries.

### Insurance monthly installment award payments to beneficiaries in FY 17<sup>37</sup>

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	685	\$148,644	\$217
NSLI	10,636	\$6,387,312	\$601
VSLI	427	\$316,200	\$741
VRI	87	\$39,504	\$454
S-DVI	146	\$57,588	\$394
<b>Total</b>	<b>11,981</b>	<b>\$6,949,248</b>	<b>\$580</b>

<sup>37</sup> Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount and the Guaranteed Certain Only Amount.





## Age Distribution of Policyholders

The age distributions for certain programs available only during past wartime periods parallel the aging of all other Veterans of those periods. The programs for which insurance is still available (S-DVI, VMLI, SGLI, and VGLI) have policyholders across a wide distribution of ages.

### Age distribution for insurance programs, number of participants and percent of program total

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI <sup>38</sup>	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI <sup>38</sup>	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI <sup>38</sup>	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI <sup>38</sup>	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI <sup>38</sup>	1	1,849	12,192	20,881	35,641
% of all age groups	0%	1%	5%	9%	15%
VMLI <sup>39</sup>	0	17	100	260	647
% of all age groups	0%	1%	4%	10%	25%
SGLI <sup>39</sup>	146,724	1,112,381	635,384	256,875	69,443
% of Total	7%	49%	29%	12%	3%
FSGLI-Spouse <sup>40</sup>	11,850	354,462	392,231	170,130	44,814
% of all age groups	1%	36%	41%	17%	5%
FSGLI- Children <sup>40</sup>	1,739,661	64,339	0	0	0
% of all age groups	96%	4%	0%	0%	0%
VGLI <sup>41</sup>	18	10,401	55,149	110,560	130,015
% of all age groups	0%	2%	13%	26%	30%
<b>Total all types</b>	<b>1,898,254</b>	<b>1,543,449</b>	<b>1,095,056</b>	<b>558,706</b>	<b>280,560</b>
<b>% of all age groups</b>	<b>31%</b>	<b>26%</b>	<b>18%</b>	<b>9%</b>	<b>5%</b>

Age groups continued on the next page.

<sup>38</sup> Note: Data as of September 30, 2017.

<sup>39</sup> Source: VMLI Reserve Valuation September Data

<sup>40</sup> Source: OSGLI June Data – Adjusted for FY 17. Dependent data from the Defense Manpower Data Center. All Servicemembers insured under SGLI are also insured under TSGLI.

<sup>41</sup> Source: VGLI Attained Age In-force Report from Prudential.



**Age distribution for insurance programs  
number of participants and percent of program total (continued)**

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	> 89		
USGLI <sup>38</sup>	0	0	0	123	123	95.8
% of all age groups	0%	0%	0%	100%	100%	
NSLI <sup>38</sup>	0	0	112,669	111,193	223,862	89.3
% of all age groups	0%	0%	50%	50%	100%	
VSLI <sup>38</sup>	0	372	89,116	2,187	91,675	85.2
% of all age groups	0%	0%	98%	2%	100%	
VRI <sup>38</sup>	0	15	3,370	5,312	8,697	90.1
% of all age groups	0%	0%	39%	61%	100%	
S-DVI <sup>38</sup>	88,566	70,436	14,300	734	244,600	63.3
% of all age groups	35%	29%	6%	0%	100%	
VMLI <sup>39</sup>	998	603	7	0	2,632	59.8
% of all age groups	37%	23%	0%	0%	100%	
SGLI <sup>40</sup>	1,682	11	0	0	2,222,500	29.8
% of all age groups	0%	0%	0%	0%	100%	
FSGLI–Spouse <sup>40</sup>	4,513	0	0	0	978,000	33.4
% of all age groups	0%	0%	0%	0%	100%	
FSGLI– Children <sup>40</sup>	0	0	0	0	1,804,000	8.3
% of all age groups	0%	0%	0%	0%	100%	
VGLI <sup>41</sup>	88,087	34,605	2,649	33	431,517	52.5
% of all age groups	20%	8%	1%	0%	100%	
<b>Total all types</b>	<b>183,846</b>	<b>106,042</b>	<b>222,111</b>	<b>119,582</b>	<b>6,007,606</b>	
<b>% of all age groups</b>	<b>3%</b>	<b>2%</b>	<b>4%</b>	<b>2%</b>	<b>100%</b>	

See previous page for footnote references.



## SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

### SGLI by coverage level – active duty and reserve duty FY 17

SGLI coverage level	Number with coverage		Percent with coverage	
	\$50,000-\$350,000	\$400,000 (maximum)	\$50,000-\$350,000	\$400,000 (maximum)
Active duty	112,848	1,293,152	8.03%	91.97%
Reserve duty	173,073	542,927	24.17%	75.83%
<b>Total<sup>42</sup></b>	<b>285,921</b>	<b>1,836,079</b>	<b>13.47%</b>	<b>86.53%</b>

### SGLI coverage by branch and component of service FY 17

Branch		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent of grand total with SGLI
Active duty	Army	501,288	498,691	99.5%	23.5%
	Navy	341,549	337,562	98.8%	15.9%
	Air Force	333,669	328,647	98.5%	15.5%
	Marine Corps	194,624	194,585	100.0%	9.2%
	Coast Guard	41,633	39,909	95.9%	1.9%
	NOAA	320	292	91.3%	0.0%
	Public Health Service	6,317	6,314	100.0%	0.3%
	<b>Total</b>	<b>1,419,400</b>	<b>1,406,000</b>	<b>99.1%</b>	<b>66.3%</b>
Reserve /National Guard	Army	546,105	490,477	89.8%	23.0%
	Navy	41,276	41,276	100.0%	1.9%
	Air Force	145,668	145,666	100.0%	6.9%
	Marine Corps	32,901	32,901	100.0%	1.6%
	Coast Guard	9,210	5,680	61.7%	0.3%
	<b>Total</b>	<b>775,160</b>	<b>716,000</b>	<b>92.4%</b>	<b>33.7%</b>
<b>Grand Total</b>		<b>2,194,560</b>	<b>2,122,000</b>	<b>96.7%</b>	<b>100.0%</b>

## FSGLI Coverage for Spouses



The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

### FSGLI Spouse coverage level – active duty and reserve duty FY 17

FSGLI coverage level	Number with coverage		Percent with coverage	
	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	12,291	676,709	1.78%	98.22%
Reserve duty	16,912	272,088	5.85%	94.15%
<b>Total</b>	<b>29,203</b>	<b>948,797</b>	<b>2.99%</b>	<b>97.01%</b>

### FSGLI Spouse coverage by branch and component of service FY 17

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent of grand total with FSGLI
Active duty	Army	299,144	258,816	86.5%	26.4%
	Navy	178,520	154,446	86.5%	15.8%
	Air Force	185,670	160,632	86.5%	16.4%
	Marine Corps	94,327	89,650	95.0%	9.2%
	Coast Guard	21,089	21,089	100.0%	2.2%
	NOAA	102	102	100.0%	0.0%
	Public Health Service	4,265	4,265	100.0%	0.4%
	<b>Total</b>	<b>783,117</b>	<b>689,000</b>	<b>88.0%</b>	<b>70.4%</b>
Reserve /National Guard	Army	342,010	178,781	52.3%	18.4%
	Navy	46,574	24,346	52.3%	2.5%
	Air Force	146,833	76,756	52.3%	7.8%
	Marine Corps	6,333	6,020	95.1%	0.6%
	Coast Guard	3,100	3,097	99.9%	0.3%
	<b>Total</b>	<b>544,850</b>	<b>289,000</b>	<b>53.0%</b>	<b>29.6%</b>
<b>Grand Total</b>		<b>1,327,967</b>	<b>978,000</b>	<b>73.6%</b>	<b>100.0%</b>



## Contact Information

### Department of Veterans Affairs home page

[www.va.gov/](http://www.va.gov/)

### Veterans Benefits Administration home page

[benefits.va.gov](http://benefits.va.gov)

### Insurance information home page

[benefits.va.gov/insurance](http://benefits.va.gov/insurance)

### Insurance Service Single Sign On (SSO) website

[www.insurance.va.gov](http://www.insurance.va.gov)

### Annual Benefits Report: (Office of Performance Analysis & Integrity)

202-461-9040

## Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)

### Toll-free telephone: <sup>43</sup>

1-800-669-8477

### Death claims fax:

1-888-748-5822

### All other fax inquiries:

1-888-748-5828

### General correspondence mailing address:

Department of Veterans Affairs Insurance Center  
P.O. Box 42954  
Philadelphia, Pennsylvania 19101

### For correspondence concerning:

### Use P.O. box:

Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:	P.O. Box 7208
Loans and Cash Surrenders:	P.O. Box 7327
Premium and Loan/Lien Payments:	P.O. Box 7787
All Other Insurance Mail:	P.O. Box 42954

## Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)

When Servicemembers or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. OSGLI can be reached at:

### Toll-free telephone:

1-800-419-1473

### Death and accelerated<sup>44</sup> benefits claims fax:

1-877-832-4943

### All other fax inquiries:

1-800-236-6142

### General correspondence mailing address:

The Office of Servicemembers'  
Group Life Insurance Center  
80 Livingston Avenue  
Roseland, New Jersey 07068-1733

<sup>43</sup> Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday - Friday

<sup>44</sup> The Accelerated Benefit Option gives terminally-ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration

