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Veterans Affairs Life Insurance (VALife)

Veterans Affairs Life Insurance (VALife) provides low-cost coverage to Veterans with service-connected disabilities. Find out if you're eligible and how to apply.

Eligibility for VALife

If you're age 80 or younger

You're eligible for VALife if you have a VA service-connected disability rating—even if your rating is 0%.

There's no time limit to apply after getting your disability rating.

If you're age 81 or older

You may be eligible for VALife if you meet these requirements.

All of these must be true:

- Before you turned 81 years old, you applied for VA disability compensation for a service-connected disability, **and**
- After you turned 81, you received a rating for that same disability, **and**
- You apply for VALife within **2 years** of getting notification of your disability rating

Apply for VALife

You can check your eligibility and apply online right now. Each month or each year, you'll pay a certain amount to keep your coverage. We call this your premium. When you apply, you'll need to submit your first premium payment.

► [Apply for VALife](#)

Benefits you can get with VALife

You can get these benefits:

- Up to \$40,000 in whole life insurance coverage (in \$10,000 increments), **and**
- Cash value that starts to add up 2 years after we approve your application

Note: VALife doesn't offer loans.

VALife is guaranteed acceptance whole life insurance. This means that if you meet the eligibility requirements for VALife, we'll automatically approve your application. You won't need to prove you're in good health. And you can keep your coverage for the rest of your life.

For more information about VALife, you can play our VALife video.

► [Play our VALife video on YouTube](#)

When your benefits will start

Your full life insurance coverage starts **2 years** after you apply. You must pay the premiums during those 2 years.

If you die **during the 2-year waiting period**, we'll pay your beneficiaries the total amount you paid in premiums, plus interest.

- Interest rate for a death in 2024: 2.35%
- Interest rate for a death in 2023: 1%

If you die **after the 2-year waiting period**, we'll pay your beneficiaries the full coverage amount of your policy.

Note: Beneficiaries are the people you pick to get the money from your life insurance policy if you die.

How much you'll pay for VALife

Your premium depends on your age when you apply and the amount of coverage you want. Your premium rate will never increase as long as you keep your VALife policy.

If more than **6 months** have passed since your last birthday, we consider you 1 year older when determining your premium rate. For example, if you're 59 years and

6 months and 1 day old, you'll pay the rate for age 60.

Note: VALife doesn't offer premium waivers.

Premium rates if you pay each month

► Go to [this page](#) and select your age to review VALife monthly premium rates. Rates may vary if you choose to pay once each year.

Changing from S-DVI to VALife

If you have Service-Disabled Veterans Life Insurance (S-DVI), you have 2 options:

- You can apply now for VALife, **or**
- You can keep your S-DVI. You don't have to do anything to keep your coverage.

What to know about changing to VALife

If you apply for VALife by December 31, 2025, you can keep your S-DVI during the 2-year waiting period for VALife benefits. Your S-DVI (including policies with premium waivers) will end when your full VALife coverage starts. You must pay premiums for both policies during the 2-year waiting period.

If you apply for VALife on or after January 1, 2026, your S-DVI (including policies with premium waivers) will end the day we approve your VALife application. You'll need to pay only VALife premiums during the 2-year waiting period. But you won't have full coverage during this time.

Note: VALife doesn't offer premium waivers. If you have a waiver for S-DVI premiums, your waiver won't transfer to VALife.

How your beneficiaries would file a claim

Your beneficiaries would need to fill out a Claim for One Sum Payment (VA Form 29-4125). They can fill out the form and file it online through DocuSign.

► [Go to VA Form 29-4125 on the DocuSign website](#)

Or they can fill out the form and then upload it online or send it by mail.

► [Get VA Form 29-4125 to download](#)

By secure upload

Use our secure online tool to upload the completed form.

► [Upload claim forms and other life insurance documents online](#)

By mail

Mail the completed form to this address:

Department of Veterans Affairs
Insurance Center
PO Box 7208
Philadelphia, Pennsylvania 19101

What to do if you have more questions

You can call the VA Life Insurance Center at [800-669-8477](tel:800-669-8477) ([TTY: 711](tel:711)). We're here from 8:30 a.m. to 6:00 p.m. ET.

We can help answer questions about these policies:

- VALife
- S-DVI
- Any VA life insurance policy that starts with a V, J, RS, or W

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