BILL'S HOME TECH

Home & Small Business Tech Solutions

AN EXTENDED GUIDE · NO. 1963

Updated November 2026

VA Life Insurance Online — A Plain-English Guide to VALife

VALife and the VA's life insurance programs — what they are and how to apply at your own pace

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech

(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

Book a visit · billshometech.com/book

What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

The 60-Second Version 3

What VALife Actually Is 4

Who Is Eligible for VALife 5

How Much Coverage, and What It Costs 5

The 2-Year Waiting Period, Explained 7

How to Apply Online at VA.gov 7

The VA's Other Life Insurance Programs 9

If You Already Have S-DVI 10

Naming and Updating Your Beneficiaries 11

Managing Your Policy Online 11

Spotting and Avoiding Insurance Scams 12

Who to Call and What to Have Ready 13

Is VALife Right for You? 14

Everyday Cheat Sheet 16

A Picture to Follow Along 17

A Second Look 18

A Note From Bill 18

Your Visit — and My Promise 19

THE 60-SECOND VERSION

1 The 60-Second Version

The whole idea, if you only have a minute.

VALife — Veterans Affairs Life Insurance — is a life insurance program for veterans who have a service-connected disability rating from the VA, even a rating of zero percent. It is guaranteed acceptance, which means if you meet the eligibility rules, you are approved automatically. There is no medical exam and no health questionnaire.

- What it is: whole life insurance, up to $40,000 in coverage, that lasts the rest of your life as long as you pay the premiums.
- Who it is for: veterans age 80 or younger with any VA service-connected disability rating (and some veterans 81 or older in specific cases).
- The catch: the full death benefit does not pay out until two years after you apply. You must pay premiums during those two years.
- How to get it: check your eligibility and apply online at VA.gov, or by phone with the VA Life Insurance Center.

> **GOOD TO KNOW**
>
> If you die during the two-year waiting period, your beneficiaries are not left with nothing. The VA refunds everything you paid in premiums, plus interest. After the two years, the full coverage amount is payable.

The rest of this guide explains each of these pieces slowly, shows you exactly how to apply online, and covers the VA's other programs so you can see where VALife fits.

WHAT IT IS

2 What VALife Actually Is

Guaranteed-acceptance whole life, in plain terms.

VALife stands for Veterans Affairs Life Insurance. The VA began accepting applications for it on January 1, 2023, and it was designed specifically for veterans living with a service-connected disability. It is low-cost coverage that the government itself backs.

What 'guaranteed acceptance' means

With most life insurance, the company reviews your health and can charge you more, or turn you down, based on what it finds. VALife does none of that. If you meet the eligibility rules, the VA approves your application automatically. You will not be asked to prove you are in good health, and a health condition cannot be used to deny you. For many veterans who have struggled to get affordable coverage elsewhere, this is the whole point.

What 'whole life' means

VALife is whole life insurance, not term. That means the coverage lasts your entire life as long as you keep paying the premiums — it does not expire at a certain age. It also slowly builds a cash value over time, which begins to add up two years after your application is approved. One note: VALife does not offer policy loans against that cash value.

> *Guaranteed acceptance is a rare thing in insurance. For a veteran who's been told no before, that word changes everything.*

WHO QUALIFIES

3 Who Is Eligible for VALife

It comes down to a service-connected rating and your age.

If you are age 80 or younger

You are eligible for VALife if you have a VA service-connected disability rating — even if that rating is zero percent. There is no time limit to apply after you receive your rating. You do not have to be a certain percentage disabled, and you do not have to apply within any particular window.

If you are age 81 or older

You may still qualify, but only in a specific situation. All of the following must be true:

- Before you turned 81, you applied for VA disability compensation for a service-connected disability.
- After you turned 81, you received a rating for that same disability.
- You apply for VALife within two years of being notified of that disability rating.

> **GOOD TO KNOW**
>
> A zero-percent service-connected rating still counts. Some veterans assume a 0% rating means they do not qualify for anything — for VALife, that rating alone opens the door, as long as you are age 80 or younger.

COVERAGE AND COST

4 How Much Coverage, and What It Costs

Up to $40,000, with a premium that never goes up.

VALife offers up to $40,000 in coverage, which you choose in $10,000 increments — so you can pick $10,000, $20,000, $30,000, or $40,000. You decide how much fits your needs and your budget.

How the premium is set

Your premium — the amount you pay to keep the coverage — depends on two things: your age when you apply, and how much coverage you choose. The younger you are when you apply, the lower the rate. Importantly, once you are approved, your premium rate never increases for the life of the policy.

You can choose to pay monthly or once a year. Here are a few sample monthly rates to give you a feel for the cost — these are examples only, so always confirm the current figure for your exact age on VA.gov before you apply.

Age at apply	$10,000	$40,000
Age 50	$32.50	$130.00
Age 60	$50.00	$200.00
Age 70	$78.00	$312.00

WATCH OUT

Premium rates and program details change over time. The figures in this guide were accurate as shown on VA.gov. Last verified: November 2026. Always check the official VALife page for the current rate at your age before you apply.

GOOD TO KNOW

VALife does not offer premium waivers. With some older VA programs, a totally disabled veteran could have premiums waived. That does not apply to VALife — you pay the premium to keep the coverage in force. This matters if you currently have a waiver on an S-DVI policy, which we cover later.

THE TWO-YEAR WAIT

5 The 2-Year Waiting Period, Explained

The single most important thing to understand.

This is the one feature of VALife that surprises people, so it is worth slowing down on. Your full life insurance coverage does not begin the day you are approved. It starts two years after you apply. You must pay your premiums during those two years to stay on track.

What happens if you die during the two years

Your beneficiaries are not left empty-handed. If you pass away during the two-year waiting period, the VA pays them the total amount you paid in premiums, plus interest. It is a refund with interest, not the full coverage amount — but it does mean the money you put in is returned to your family.

What happens after the two years

Once the two-year waiting period is complete, the full coverage amount of your policy is payable to your beneficiaries when you die. This is also when the policy's cash value begins to build.

> **GOOD TO KNOW**
>
> Because of the waiting period, the sooner you apply, the sooner that two-year clock finishes. Many veterans decide that starting the clock now — even with modest coverage — is better than waiting, since the premium is also locked in at your current age.

APPLYING ONLINE

6 How to Apply Online at VA.gov

You can check eligibility and apply in one sitting.

The whole point of this guide is that you can do this yourself, online, calmly, at your own kitchen table. Here is the path from start to finish.

1. Open a web browser and go to VA.gov. In the search box, type 'VALife', or go to the Life Insurance section and choose Veterans Affairs Life Insurance (VALife).
2. Read the eligibility section to confirm you qualify, then choose the option to check your eligibility and apply.
3. Sign in with your secure VA.gov account (Login.gov or ID.me). If you do not have one yet, the site walks you through creating it.
4. Decide how much coverage you want — $10,000, $20,000, $30,000, or $40,000 — and review the premium for your age.
5. Fill out the application and name your beneficiaries (the people who will receive the money).
6. Submit your first premium payment, which is required when you apply. Then submit the application.

How you will hear back

Because VALife is guaranteed acceptance, approval is quick for eligible veterans. The VA notifies you by email, text, or both, based on the preferences you chose when applying. That notice includes a link to the VA life insurance portal, where you can sign in through AccessVA to view, download, and print your policy.

TIP

If you would rather not do this alone, have a trusted family member sit with you, or call the VA Life Insurance Center and apply by phone. There is no penalty for taking your time or asking for a hand — the only mistake is handing the task to a stranger who contacted you first.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

THE OTHER PROGRAMS

7

The VA's Other Life Insurance Programs

A quick map, so you know where VALife fits.

Program	Who it is for	Status
VALife	Veterans with a rating	Open now
VGLI	Those leaving service	Open now
S-DVI	Older disability plan	Closed to new

VGLI — for those leaving the military

Veterans' Group Life Insurance lets service members keep life insurance coverage after they leave the military. It is term insurance, available from $10,000 up to $500,000, based on the SGLI coverage you carried while serving. You apply through the Office of Servicemembers' Group Life Insurance (OSGLI), run by Prudential. If you apply within 240 days of leaving service, no health review is required.

S-DVI — the program VALife replaced

Service-Disabled Veterans Life Insurance was the older program for veterans with service-connected disabilities. It stopped taking new applications after December 31, 2022, and VALife took its place. If you already have S-DVI, you can keep it — the next chapter covers the decision about switching.

> **GOOD TO KNOW**
>
> There is also SGLI — Servicemembers' Group Life Insurance — which covers active-duty members while they serve. VGLI is the bridge that lets you carry coverage forward once you leave.

S-DVI DECISION

8 If You Already Have S-DVI

Keep it, or switch to VALife — a careful choice.

If you hold an older S-DVI policy, you have a real decision to make, and it is worth making slowly. You are not required to do anything — you can simply keep your S-DVI, and it continues as long as you pay the premiums. Or you can apply for VALife instead.

The timing rule that matters now

If you apply for VALife on or after January 1, 2026, your S-DVI coverage — including any policy with a premium waiver — ends the day the VA approves your VALife application. During VALife's two-year waiting period you would pay only the VALife premium, but you would not yet have full coverage. That gap is the heart of the decision.

WATCH OUT

VALife does not offer premium waivers. If you currently have a waiver on your S-DVI premiums because you are totally disabled, that waiver will not carry over to VALife. Switching could mean giving up a waived premium and taking on a new one. Think this through carefully, and ask the VA to walk you through your specific numbers before you switch.

There is no single right answer — it depends on your age, your health, your current coverage, and whether you have a waiver. This is exactly the kind of question the VA Life Insurance Center is there to help you think through, at no cost.

GOOD TO KNOW

If you are content with your S-DVI and it is serving your family, doing nothing is a perfectly valid choice. Switching is an option, not an obligation.

YOUR BENEFICIARIES

9 Naming and Updating Your Beneficiaries

Who gets the money — keep this current.

A beneficiary is the person — or people — you choose to receive the money from your policy when you die. Naming them is part of the application, and keeping them up to date over the years is one of the most important things you can do.

Why it is worth checking

Life changes — marriages, divorces, a death in the family, new grandchildren. The insurance pays out to whoever is named on the policy, regardless of what your will says. If an old beneficiary is still listed, the money can go to the wrong place. A quick review every couple of years keeps it right.

How to update them

- For VALife, sign in to the VA life insurance portal through AccessVA on VA.gov to view your policy and manage beneficiaries.
- For VGLI, you can update beneficiaries online through Prudential's OSGLI site, or by filing a beneficiary designation form.
- If you prefer paper or need help, the VA Life Insurance Center can guide you through the correct form.

> **TIP**
>
> Keep a simple note at home listing which VA policies you hold and who the beneficiaries are, and tell a trusted family member where that note lives. When the time comes, it spares your family a stressful search.

MANAGING IT ONLINE

10 Managing Your Policy Online

View it, pay it, and update it from home.

Once you are approved, you do not need to wait on hold or mail anything to handle the everyday parts of your policy. Most of it lives online, behind a secure sign-in.

Getting into your policy

1. Go to VA.gov and find the AccessVA tools and services page, or use the link in the approval notice the VA sent you.
2. Sign in with your secure account (Login.gov or ID.me).
3. From the VA life insurance portal, you can view your policy, download and print a copy, and manage your beneficiaries.
4. Set up or review how you pay your premium — monthly or once a year — so the coverage stays in force.

GOOD TO KNOW

If you were approved but cannot find the email or text the VA sent, you do not have to wait for it. You can go directly to AccessVA on VA.gov and sign in to reach your policy.

WATCH OUT

The only place to manage a VALife policy is through VA.gov and AccessVA. If a website or caller offers to 'manage your VA policy for you' for a fee, or asks you to sign in through a link they provide, stop. Go to VA.gov directly by typing it yourself.

AVOIDING SCAMS

11 Spotting and Avoiding Insurance Scams

Veterans are targeted — here is how to stay safe.

Scammers know that veterans have earned benefits, and they build schemes around that. The good news is that VA life insurance scams almost always break a few simple rules. Learn the rules, and the scams fall apart.

The lines the VA will never cross

- The VA does not charge a fee to apply for VALife. Anyone asking for a payment to 'process' or 'speed up' your application is a fraud.
- The VA will not call you out of the blue demanding your Social Security number, bank login, or a gift-card payment.

- The VA will not pressure you to decide today. Real benefits do not expire in the next ten minutes.
- Nobody legitimate needs remote access to your computer to 'help' with your VA insurance.

Simple habits that keep you safe

- Reach VA.gov by typing the address yourself — never through a link in an email, text, or ad.
- If someone calls claiming to be the VA, hang up and call the VA Life Insurance Center yourself using the official number.
- Never give out personal or financial details to someone who contacted you first.
- When in doubt, slow down and ask a trusted family member or call the VA before acting.

> *Here's the rule I give everyone: if someone contacts you and wants money or a password, that's the scam. The VA doesn't work that way.*

WHO TO CALL

12 Who to Call and What to Have Ready

One number, and a short list to keep handy.

When you want a real person to answer a question about VALife, S-DVI, or another VA life insurance policy, there is one office to call.

The VA Life Insurance Center

You can reach the VA Life Insurance Center at 1-800-669-8477 (TTY: 711). They can help with VALife, S-DVI, and any VA life insurance policy whose number starts with V, J, RS, or W. Call during business hours — the VA lists current hours on VA.gov. For VGLI and SGLI questions, the Office of Servicemembers' Group Life Insurance (OSGLI), run by Prudential, is the right office.

What to have in front of you

- Your policy number, if you already have a policy.
- Your VA file number or Social Security number, to confirm your identity.
- A note of the questions you want answered, so nothing gets forgotten.
- Paper and a pen to write down names, reference numbers, and next steps.

> **TIP**
>
> Write the official number — 1-800-669-8477 — on a card by your phone. That way, if anyone ever calls claiming to be the VA, you can hang up and dial the number you trust instead of the one they gave you.

IS IT FOR YOU

13

Is VALife Right for You?

A calm way to reach a decision.

VALife is not the only answer for every veteran, but for many it is a genuinely good one — especially if health issues have made other coverage expensive or out of reach. Here is a simple way to think it through.

- Do you have a VA service-connected rating and are you 80 or younger? Then you are eligible, and it is worth a serious look.
- Has health made other life insurance costly or unavailable? Guaranteed acceptance is VALife's biggest strength.
- Are you comfortable with the two-year waiting period before the full benefit pays? If yes, starting the clock sooner locks in your rate.
- Already have S-DVI with a premium waiver? Compare carefully before switching — you may be better off keeping what you have.

You do not have to decide alone, and you do not have to decide today. Read the official VALife page on VA.gov, look at the premium for your age, and call the VA Life Insurance Center with any question. When you are ready, the application takes one calm sitting.

GOOD TO KNOW

This guide is general information to help you understand your options — it is not insurance or financial advice. For a recommendation about your own situation, rely on the VA directly or a licensed professional you seek out yourself. Last verified: November 2026.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task.

I want to...	Do this...
Understand VALife	Guaranteed-acceptance whole life for veterans with a service-connected rating
Check if you qualify	Have a VA disability rating (even 0%) and be age 80 or younger
Know the catch	Full benefit starts 2 years after you apply; pay premiums the whole time
Apply online	Go to VA.gov, open the VALife page, check eligibility, apply, pay first premium
Manage your policy	Sign in through AccessVA to view the policy and update beneficiaries
Avoid scams	The VA never charges a fee to apply; ignore anyone who calls asking for money
Get help	Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

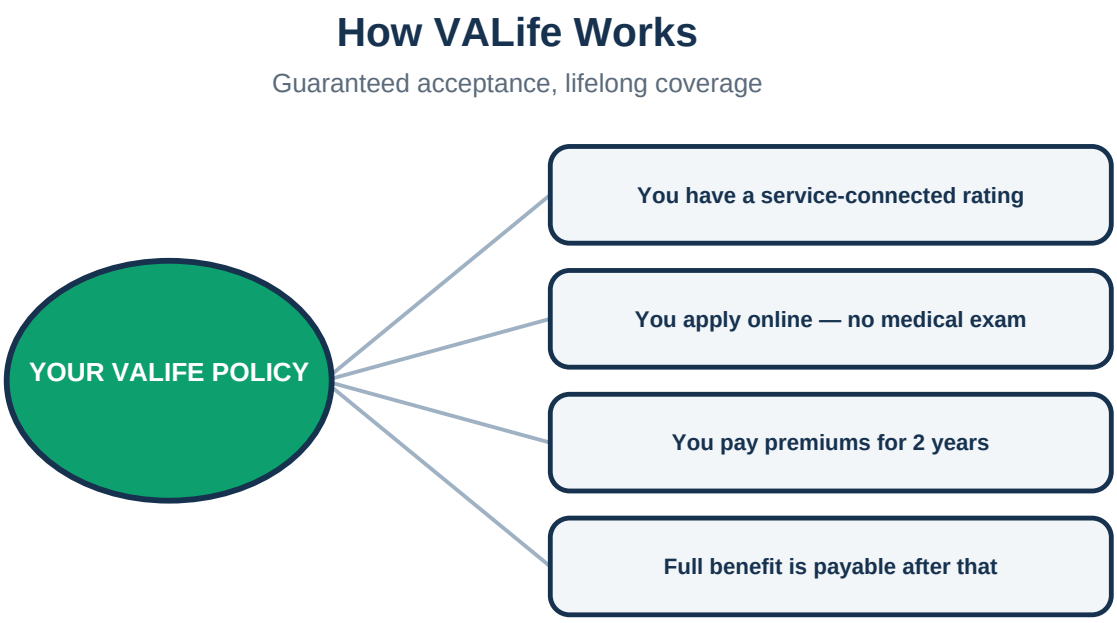


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

Applying for VALife Online

A calm, one-sitting process

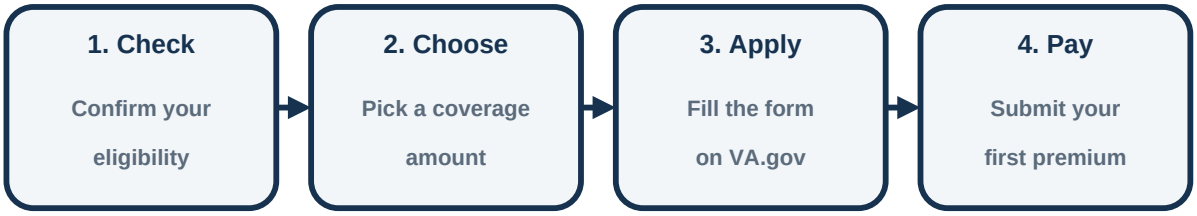


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

Call or text (330) 200-8042 · bill@billshometech.com

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.