

LIFE INSURANCE FOR MILITARY SERVICE MEMBERS

State Insurance Department Phone Numbers

ALASKA	907-269-7900
ALABAMA	334-269-3550
AMERICAN SAMOA	684-633-4116
ARKANSAS	501-371-2600
ARIZONA	602-364-3100
CALIFORNIA	916-492-3500
COLORADO	303-894-7499
CONNECTICUT	860-297-3800
DELAWARE	302-674-7300
DISTRICT OF COLUMBIA	202-727-8000
FLORIDA	850-413-3089
GEORGIA	404-656-2070
GUAM	671-635-1816
HAWAII	808-586-2790
IOWA	515-654-6600
IDAHO	208-334-4250
ILLINOIS	217-782-4515
INDIANA	317-232-2385
KANSAS	785-296-3071
KENTUCKY	502-564-3630
LOUISIANA	225-342-5900
MASSACHUSETTS	617-521-7794
MARYLAND	410-468-2000
MAINE	207-624-8475
MICHIGAN	517-284-8800
MINNESOTA	651-539-1500
MISSOURI	573-751-4126
MISSISSIPPI	601-359-3569
MONTANA	406-444-2040
NORTH CAROLINA	919-807-6000
NORTH DAKOTA	701-328-2440
N. MARIANA ISLANDS	670-664-3000
NEBRASKA	402-471-2201
NEW HAMPSHIRE	603-271-2261
NEW JERSEY	609-292-7272
NEW MEXICO	505-827-4549
NEVADA	775-687-0700
NEW YORK	212-709-3500
OHIO	614-644-2658
OKLAHOMA	405-521-2828
OREGON	503-947-7980
PENNSYLVANIA	717-787-7000
PUERTO RICO	787-304-8686
RHODE ISLAND	401-462-9520
SOUTH CAROLINA	803-737-6160
SOUTH DAKOTA	605-773-3563
TENNESSEE	615-741-2241
TEXAS	512-676-6000
UTAH	801-957-9200
VIRGINIA	804-371-9741
VIRGIN ISLANDS	340-774-2991
VERMONT	802-828-3301
WASHINGTON	360-725-7000
WISCONSIN	608-266-3585
WEST VIRGINIA	304-558-3354
WYOMING	307-777-7401

The state Departments of Insurance are here to protect your consumer rights. If you feel:

- The terms of any policy you receive are not what you agreed to,
- You have purchased additional unnecessary insurance,
- You have been charged for a policy that you did not authorize, or
- The policy was misrepresented as a savings or investment plan, please contact the Department of Insurance in your state of residence or in the state where the policy was sold, as soon as possible.

To contact your state Department of Insurance, please see the list of phone numbers in this brochure. When contacting a Department of Insurance, provide as much information as possible, such as the name of the insurance company and who sold you the policy.

You may contact your state Department of Insurance at:

https://content.naic.org/state_web_map.htm.

For additional information regarding auto, home, health and life insurance issues related to military service members, visit the NAIC website: <https://content.naic.org/consumer/military.htm>.

Complaints regarding your insurance policy may be filed at: <https://content.naic.org/consumer.htm>.

NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

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Life Insurance For Military Service Members

What to Ask Before Considering Life Insurance:

- Do I need it?
- How much do I need?
- What types of life insurance are available?
- Where do I purchase it?
- Will it continue when I retire or am no longer on active duty?
- Are there red flags to be aware of?
- Where can I learn more?

NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

LIFE INSURANCE FOR MILITARY SERVICE MEMBERS

Service Members' Group Life Insurance (SGLI)

SGLI is a program that provides low-cost term life insurance to eligible service members. Eligible service members are automatically issued the maximum SGLI coverage, unless the service member opts out in writing. A service member may also elect lower coverage, designate beneficiaries and/or make other changes. FSGLI (Family Service Members' Group Life Insurance) coverage is available for eligible spouses and dependent children of service members insured under SGLI. Service members insured by SGLI may apply, subject to policy terms and conditions, to convert SGLI to VGLI (Veterans' Group Life Insurance) after separation from service. Service members insured by SGLI and VGLI and their spouses insured under the Family SGLI program have the option to convert their SGLI/VGLI coverage to an individual insurance policy. For more information regarding SGLI/VGLI eligibility, benefits and premiums, call toll free 1-800-698-2411 or go to the U.S. Department of Veterans Affairs benefits website, <http://www.benefits.va.gov/insurance/>.

"Free Look" Period

It is important to review a life insurance policy immediately upon receipt. A minimum 10-day "free look" period is provided in most states, during which time you may return the policy for cancellation and a full refund of any premium(s) paid, should you decide you do not want it. If you decide to cancel the policy, remember to cancel the allotment from your paycheck. If you are going to be deployed, ask the person designated as your power of attorney to review the policy for you.

Types of Life Insurance

- **Term Insurance** - Term life insurance provides coverage at a specified premium for a specified length of time. This type of insurance does not build up cash value.
- **Permanent Insurance** - Permanent life insurance provides the protection of a death benefit along with a cash value savings element that builds over time.

Universal Life policies offer a flexible premium life insurance policy under which the policyowner may change the death benefit from time to time (with satisfactory evidence of insurability for increases) and vary the amount or timing of premium payments.

Variable Life policies allow the money that remains after payment of premiums to be invested in a variety of available separate accounts of your choosing. Variable life insurance does have the option of a minimum guaranteed death benefit; however, variable life insurance can be expensive and risky, depending on the type of investments made.

Whole Life policies provide lifetime protection at a level premium. Premiums must generally be paid as long as the policy is in force.

Before You Sign on the Dotted Line, Ask:

- Do I need more life insurance?
- Are there any war exclusions to the policy? (SGLI does not contain this exclusion)
- Can I afford this policy?
- Am I feeling pressured to buy this policy?
- Are there any exclusions on the policy related to travel on any non-commercial aircraft?

RED FLAGS

Be wary of:

- Life insurance products that are sold as is or with savings or investment products. If in doubt, ask if it is life insurance.
- Agents selling on the base without authorization from your base solicitations officer or the Department of Defense.
- Agents selling without a valid license issued by a state Department of Insurance.
- Non-military or former military service members acting as investment or financial advisors in a group or classroom setting.
- Pressure to rush through the application process, to complete an allotment form or to authorize withdrawal of funds from your bank account for the purchase of a life insurance policy.
- Delays in receiving a copy of the policy.

Factors to Consider if Purchasing Additional Life Insurance:

- **Outstanding Debt**
 - Credit Cards
 - Loans (Mortgage, Auto, Student, Equity)
- **Expenses**
 - Monthly Expenses
 - Medical Expenses
 - Cost of Living
 - Inflation
- **Beneficiaries**
 - Spouse (Employed, Retired)
 - Children (Day Care, College Tuition)
 - Other Family Support (Siblings, Parents)