



## Local Activation Toolkit

### SGLI/FSGLI/VGLI Conversion Program Resources

## Market Opportunity



### WHY: Market Opportunity

The Department of Veterans Affairs (VA) provides group term life insurance to active service members (SGLI), their families (FSGLI) and veterans (VGLI).

The VA engages life insurance companies to provide the option for owners of this group term coverage to purchase individual permanent life insurance without underwriting for a specified period of time. MassMutual is now an approved company in the SGLI/FSGLI/VGLI conversion program. For more information visit the [VA Insurance](#) website.



### WHEN: Timing

- Service members can convert from SGLI within 120 days from separation from the military
- Spouses can convert from FSGLI within 120 days from the service member's separation from the military, divorce, election to terminate spousal FSGLI coverage, election to terminate his/her SGLI coverage, or death.
- Veterans can convert from VGLI at any time
- Children do not have a conversion option at this time.



### WHAT: Product Details

- Product used will be [WL20](#)
- Rating class will always be Standard Non-Tobacco
- No underwriting. No Part 2, MIB, Prescription History, MVR, labs, etc.
- No limitations based on military-related duties
- Maximum face amounts listed below:
- Max \$500,000 coverage per household: SGLI or VGLI coverage up to \$400k with a covered spouse with FGLI up to \$100k

## Marketing and Advertising



### HOW: Process Details

1. Service members may request conversion via phone or [website](#).
2. Leads will be added to the [Salesforce](#) lead queue.
3. Reassign the lead to yourself for tracking.
4. Advisors and applicants will complete application and other forms, referring to the FieldNet resource for special processing instructions.
5. Firm must email a PDF of the application and other forms to [NBADE@massmutual.com](mailto:NBADE@massmutual.com).
6. The Operations team will notify the firm of the case number.
7. The Case Manager will determine the eligibility and process the application as a military group conversion per established guidelines.



### Forms

- **Required:** [Producer's Statement](#), [Sales Illustration Certification](#), [ADBR Disclosure](#), [Consumer Privacy Notice](#).
- **Not Required:** HIPAA Authorization, Military Disclosure, Conversion Supplement
- **Other:** Forms may be required due to special circumstances, e.g. [Owner Designation](#), [Trust Certification](#) etc.) These forms should be completed according to usual procedures.



### Contact

For more information, contact your Case Manager.