

Department of
Veterans Affairs

Servicemembers' and Veterans' Group Life Insurance Programs

FORTY-FOURTH ANNUAL REPORT
YEAR ENDING JUNE 30, 2009



Supervised by the
Secretary of
Veterans Affairs

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GENERAL PROGRAM INFORMATION

SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI)

On September 29, 1965, Public Law 89-214 was enacted which provided up to \$10,000 group term life insurance to members on active duty in the uniformed services defined in the law as the Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service, and NOAA (National Oceanic and Atmospheric Administration).

Coverage was limited to persons on active duty and continued for 120 days following separation from service. On June 25, 1970, Public Law 91-291 increased the maximum amount of insurance to \$15,000 and part-time coverage was extended to all Reservists, to members of the National Guard and ROTC members while engaged in authorized training duty. On June 20, 1972, cadets and midshipmen of the four service academies were included for full-time coverage.

Effective May 24, 1974, Public Law 93-289 was passed which substantially liberalized and extended the Servicemembers' Group Life Insurance (SGLI) program and introduced a new program, Veterans' Group Life Insurance (VGLI). This law, the Veterans' Insurance Act of 1974, provided for the following:

- a. The maximum amount of insurance was increased to \$20,000.
- b. Full-time coverage was extended to members of the Ready Reserves who are assigned to a unit that is scheduled each year to perform at least 12 periods of inactive duty training creditable for retirement purposes.
- c. Retired Reservists who have completed 20 years of creditable service toward retirement were made eligible for coverage provided they have not received their first increment of retirement pay and have not yet reached 61 years of age.
- d. It established a new insurance program known as VGLI.

On October 17, 1981, Public Law 97-66 was enacted. This law increased to \$35,000 the maximum amount of insurance available under the SGLI and VGLI programs, effective December 1, 1981.

On December 3, 1985, Public Law 99-166 was enacted. The law increased to \$50,000 the maximum amount of insurance available under the SGLI and VGLI programs, effective January 1, 1986. This law also extended VGLI coverage to members of the Individual Ready Reserve (IRR) and the Inactive National Guard (ING).

On May 20, 1988, Public Law 100-322 was enacted. This law exempted the SGLI and VGLI programs from paying administrative fees and state taxes, effective July 1, 1988.

On April 6, 1991, Public Law 102-25 was enacted. The law increased to \$100,000 the maximum amount of insurance available under the SGLI and VGLI programs, effective April 6, 1991.

On October 29, 1992, Public Law 102-568 was enacted. This law increased to \$200,000 the maximum amount of insurance available under the SGLI and VGLI programs, effective December 1, 1992. Service members continued to be insured automatically for \$100,000 coverage and could apply for an additional \$100,000 of insurance. The law also made VGLI coverage renewable for life in five-year term periods, with a conversion option available at the end of each term period.

On February 10, 1996, Public Law 104-106 was enacted. This law increased the automatic level of coverage from \$100,000 to \$200,000 for all Active Duty members and Ready Reservists, effective April 1, 1996.

On October 9, 1996, Public Law 104-275 was enacted. This law merged the Retired Reserve SGLI Program into the VGLI Program and extended VGLI coverage to members of the Ready Reserves. It allowed conversion of VGLI policies to commercial insurance at any time. It also permitted the direct conversion of SGLI coverage to commercial life insurance upon separation.

On November 11, 1998, Public Law 105-368 was enacted. This law authorized the payment of Accelerated Benefits in the SGLI and VGLI programs, effective February 9, 1999. Accelerated Benefits allow terminally ill insureds access to up to 50 percent of the face amount of their coverage during their lifetime.

On November 1, 2000, Public Law 106-419 was enacted. This law increased to \$250,000 the maximum amount of insurance available under the SGLI and VGLI programs, effective April 1, 2001.

On June 5, 2001, Public Law 107-14 was enacted. This law created the Family SGLI Program, which allows a servicemember's spouse and children to be covered under the SGLI program if the servicemember is on active duty or a member of the Ready Reserve of a uniformed service. Maximum coverage is \$100,000 for a spouse and \$10,000 for each child.

On May 11, 2005, Public Law 109-13 was enacted. This law increased to \$400,000 the maximum amount of insurance available under the SGLI and VGLI programs, effective September 1, 2005. It also changed the increments of coverage from \$10,000 to \$50,000. The law also established Traumatic Injury protection insurance under the SGLI program, effective December 1, 2005. Insured servicemembers are eligible to receive from \$25,000 to a maximum of \$100,000 after suffering a qualifying traumatic injury, depending on the severity of the injury.

On September 30, 2005, Public Law 109-80 was enacted. This law made permanent the increase to \$400,000 maximum coverage, which had been set to expire at the end of September 2005.

On June 15, 2006, Public Law 109-233 was enacted. This law extended the free coverage period from one year to two years for covered service members who are totally disabled upon separation from service.

On October 10, 2008, Public Law 110-389 was enacted. Section 402 of this law provided coverage for stillborn children as insurable dependents under the Family SGLI program. Section 403(a) of this law extended Family SGLI coverage to members of the Individual Ready Reserve (IRR), that is, reservists who volunteer for assignment to a mobilization category in the IRR, as defined in Section 1965(5)(c) of title 38.

TRAUMATIC INJURY PROTECTION (TSGLI)

TSGLI coverage became effective December 1, 2005. It is automatic coverage for SGLI participants that provides for insurance payments to members who suffer a serious traumatic injury in service. The purpose of the program is to provide short-term financial assistance to traumatically injured service members so that their families can travel to be with them during an often extensive recovery and rehabilitation process.

TSGLI payments range from \$25,000 to a maximum of \$100,000, depending on the type and severity of injury. Injuries covered include, but are not limited to: blindness, deafness, loss of limbs, traumatic brain injury, severe burns, quadriplegia, hemiplegia, and paraplegia. It does not cover injuries due to illness or willful misconduct. TSGLI benefits are also payable retroactively to any member (whether insured under SGLI or not) who suffered a traumatic injury between October 7, 2001 and December 1, 2005 in Operation Enduring Freedom or Operation Iraqi Freedom.

VETERANS' GROUP LIFE INSURANCE (VGLI)

VGLI provides group term insurance coverage, renewable for life, in amounts ranging from \$10,000 to \$400,000. This group term insurance is available to all veterans separated from active duty, usually at the end of their 120-day free SGLI coverage, but only for an amount equal to or less than the amount of their terminating SGLI.

Since evidence of good health is not required within 120 days of separation, conversion to VGLI is a valuable right to a disabled veteran who might otherwise be required to pay an extra premium to obtain commercial insurance, or who might be uninsurable at any price. After the 120-day period following separation, members still have an additional year to apply but must meet good health requirements. Insureds covered under this program also have the right to convert their coverage at any time to an individual life insurance policy at a standard rate from any company participating in the SGLI program.

ADMINISTRATIVE INFORMATION

These programs are administered by a commercial primary insurer, Prudential Insurance Company of America, Newark, New Jersey, and are supervised by the Department of Veterans Affairs.

The insurance is reinsured on a formula basis prescribed by the Secretary with as many qualifying commercial companies as elect to participate. As of June 30, 2009, 25 companies were participating in the program as reinsurers and converters, and an additional 13 were participating as converters only.

SGLI premiums for Active Duty service personnel, Ready Reservists, and Reservists with part-time coverage are deducted from their pay and remitted by each uniformed service to the Department of Veterans Affairs, which in turn remits them to the primary insurer.

VGLI insureds must send their premiums to the Office of Servicemembers' Group Life Insurance (OSGLI), 80 Livingston Avenue, Roseland, New Jersey 07068-1733. Applications and information for such insurance may be obtained at this address or by calling the toll free number 1-800-419-1473. They may also contact any VA regional office or visit the VA insurance website at insurance.va.gov.

SGLI MEMBER PREMIUMS

Effective July 1, 2008, Active Duty and Ready Reservists pay at the rate of 6.5 cents a month per \$1,000, or \$26.00 a month for \$400,000 of insurance. Reservists with part-time coverage pay at an annual rate of 6.5 cents per \$1,000 or \$26.00 once a year for \$400,000.

An additional \$1.00 per month is charged each full-time service member covered under SGLI for traumatic injury protection.

SGLI SPOUSE PREMIUMS

Beginning November 1, 2001, Active Duty and Ready Reservists covered under SGLI have been able to purchase up to \$100,000 of coverage for their spouses. They pay a monthly premium for this coverage based on the current age of their spouse. Dependent children of insured service members are automatically insured for \$10,000 at no cost. Effective July 1, 2006, monthly premiums for spouse coverage are as follows:

<u>CURRENT AGE</u>	<u>SPOUSE COVERAGE MONTHLY PREMIUM PER \$1,000</u>	<u>SPOUSE COVERAGE MONTHLY PREMIUM FOR \$100,000 COVERAGE</u>
Less than 35	\$0.055	\$ 5.50
35 through 39	0.07	7.00
40 through 44	0.09	9.00
45 through 49	0.14	14.00
50 through 54	0.27	27.00
55 through 59	0.40	40.00
60 and over	0.52	52.00

SGLI member and spousal premiums are subject to change in accordance with actual experience.

VGLI PREMIUMS

VGLI policyholders pay at a monthly rate according to their age bracket. VGLI policyholders receive a discount if they pay premiums annually, semi-annually or quarterly. The annual discount rate is 5%, the semi-annual rate 3.75% and the quarterly rate 2.5%.

Effective July 1, 2008, VGLI policyholders are charged the following rates:

<u>CURRENT AGE</u>	<u>VGLI MONTHLY PREMIUM PER \$1,000</u>	<u>VGLI MONTHLY PREMIUM FOR \$400,000 COVERAGE</u>
Less than 30	\$0.08	\$32.00
30 through 34	0.10	40.00
35 through 39	0.13	52.00
40 through 44	0.17	68.00
45 through 49	0.22	88.00
50 through 54	0.36	144.00
55 through 59	0.67	268.00
60 through 64	1.08	432.00
65 through 69	1.50	600.00
70 through 74	2.25	900.00
75 and over	4.50	1,800.00

VGLI premium rates are also subject to change in accordance with actual experience.

HIGHLIGHTS OF ANNUAL REPORT

GENERAL

SGLI and VGLI financial operations for Policy Year 2009 produced an increase of \$71.7 million in the Contingency Reserve. Premium income for the Policy Year amounted to \$1.0 billion, while investment income was \$144 million. Extra hazard payments required from the services for Policy Year 2009 amounted to \$213 million.

Claim costs of \$1.1 billion were incurred during the Policy Year. Total administrative expenses incurred during Policy Year 2009 amounted to \$17.7 million, while the reinsurance expense and risk allowance was \$2.6 million and taxes were \$6.5 million.

DEATH CLAIM COSTS

The total dollar amount of death claims incurred during the year, including an estimate for claims unreported at the end of the year, was \$1.1 billion. Since the beginning of the program, the cumulative total of death claims has been \$16.2 billion. The mortality experience developed in detail on pages 11 through 19 shows the following summary peacetime death rates for calendar years 2006, 2007, and 2008 combined:

PEACETIME EXPERIENCE	ANNUAL DEATH RATE PER 1,000
Active Duty -----	0.60
Active Duty Post-Separation Period -----	1.48
Ready Reserve (including Post-Separation) -----	0.87
VGLI -----	4.32

DATA ON NUMBER AND AMOUNT OF INSURANCE

At the end of the policy year, there were approximately 2,371,000 members covered under SGLI for \$893 billion of life insurance coverage. There were also about 3,133,000 spouses and children of members covered for \$129 billion of life insurance.

The TSGLI program covers all members insured under SGLI except for those in the post-separation or disability extension periods. At the end of the policy year, there were about 2,282,000 members covered under TSGLI for \$228 billion of traumatic injury protection.

In addition, the VGLI program provided \$58 billion of life insurance coverage to 432,000 insureds at the end of the policy year.

SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI)

(Active Duty; Ready and Part-Time Reservists; Post-Separatees; Spouses and Children of Members)

STATEMENT OF OPERATIONS

(Accrual Basis)

INCOME	Policy Year 2009	Cumulative From Sept. 29, 1965
PREMIUMS		
MEMBER PREMIUMS -----	\$676,750,880	\$11,864,463,254
FAMILY PREMIUMS-----	99,605,692	832,767,662
These are incurred premiums received from members and spouses, all of which were remitted to the primary insurer with the exception of \$15,928,242 cumulative.		
EXTRA HAZARD PAYMENTS -----	213,241,777 ^a	2,164,289,859
This is the amount required by law from the service branches for claims due to the extra hazards of military service.		
INTEREST EARNED -----	64,082,024 ^b	1,464,467,081
This is the interest earned on investments, less any interest paid to beneficiaries or credited to the conversion pool fund.		
PROCEEDS FROM THE SALE OF STOCK-----	0	17,315,717
TOTAL INCOME -----	\$1,053,680,373	\$ 16,343,303,573

DISPOSITION OF INCOME

DEATH CLAIMS		
MEMBER DEATH CLAIMS-----	\$831,192,031	\$12,803,045,227
FAMILY DEATH CLAIMS -----	90,775,042	696,067,445

This is the amount of all death claims incurred by covered members, spouses and children, including an estimate for unreported claims.

STATEMENT OF OPERATIONS - Continued

DISPOSITION OF INCOME - Continued	Policy Year 2009	Cumulative From Sept. 29, 1965
NET COST OF EXTRA MORTALITY ON CONVERSIONS ----- This is the amount transferred to the conversion pool for the cost of excess mortality on permanent plan conversions.	\$420,845	\$28,712,835
EXPENSES OF ADMINISTRATION ----- These are VA and the primary insurer's expenses. VA expenses were \$731,199 for the PY and \$14,801,017 cumulative.	4,886,581	85,366,437
REINSURERS EXPENSE AND RISK ALLOWANCES-- This is the amount paid to companies that participate in reinsuring the program.	2,034,506	35,953,365
TAXES AND FEES ----- These are primarily federal deferred acquisition costs (DAC) taxes.	5,336,913	103,490,800
RESERVE FOR POST-SEPARATION INSURANCE PERIOD -----	(3,281,752)	50,367,131
TRANSFER TO VGLI ----- This is the amount transferred to the VGLI program to cover the cost of excess mortality on term conversions.	50,607,410	1,704,416,979
TOTAL CURRENT YEAR EXPENSES-----	\$981,971,576	\$15,507,420,219
PREMIUM STABILIZATION RESERVE -----	21,657	568,004
CONTINGENCY RESERVE -----	71,687,140	835,315,350 ^c
TOTAL EXPENSES -----	\$1,053,680,373	\$16,343,303,573

a. This includes \$36,688,370 in due and unpaid Policy Year 2009 Extra Hazard charges.

b. This consists of \$64,060,367 earned by Prudential and \$21,657 earned on U.S. Treasury securities.

c. The contingency reserve is held by Prudential.

VETERANS' GROUP LIFE INSURANCE (VGLI)
(Retired and Separated Servicemembers and Reservists)

STATEMENT OF OPERATIONS
(Accrual Basis)

INCOME	Policy Year 2009	Cumulative From Aug. 1, 1974
PREMIUMS ----- These are incurred premiums remitted directly to the primary insurer.	\$206,455,353	\$2,517,028,511
INTEREST EARNED -----	80,006,249	476,072,910
EXTRA MORTALITY COST (Retro Claims)-----	0	4,798,895
TRANSFER FROM SGLI ----- This is the amount transferred from the SGLI program to cover the cost of excess mortality on VGLI conversions.	50,607,410	1,704,416,979
TOTAL INCOME-----	\$337,069,012	\$4,702,317,295
 DISPOSITION OF INCOME		
DEATH CLAIMS -----	\$203,602,448	\$2,726,075,002
NET COST OF EXTRA MORTALITY ON CONVERSIONS -----	(765,277)	22,571,851
EXPENSES OF ADMINISTRATION ----- This includes VA expenses of \$365,051 for the PY and \$8,264,086 cumulative.	12,839,685	237,320,395
REINSURERS EXPENSE AND RISK ALLOWANCES --	541,960	6,406,774
TAXES AND FEES -----	1,114,088	15,606,200
TOTAL CURRENT YEAR EXPENSES -----	\$217,332,904	\$3,007,980,222
RESERVE FOR FUTURE COSTS ----- This reserve is held to fund the anticipated future cost of excess mortality on VGLI conversions.	119,736,108	1,694,337,073
TOTAL EXPENSES-----	\$337,069,012	\$4,702,317,295

TRAUMATIC INJURY PROTECTION (TSGLI)
(Active Duty and Reservists)

STATEMENT OF OPERATIONS

INCOME	Policy Year 2009	Cumulative From Dec. 1, 2005
PREMIUMS ----- These are service member premiums.	\$27,683,154	\$95,402,515
INTEREST EARNED -----	237,793	6,267,054
RETROACTIVE CLAIM REIMBURSEMENTS -----	17,000,000	181,775,000
CLAIM REIMBURSEMENTS ----- Reimbursements are monthly service branch payments to fund the full cost of retroactive claims and the excess cost of non-retroactive claims.	81,610,500	137,110,500
PROGRAM START-UP FUNDS ----- This was paid by the service branches to provide the program's initial funding base.	0	28,000,000
TOTAL INCOME-----	\$126,531,447	\$448,555,069
 DISPOSITION OF INCOME		
RETROACTIVE CLAIMS -----	\$14,225,000	\$171,450,000
CLAIMS-----	86,625,000	214,475,000
PAID BUT NOT BOOKED CLAIMS ----- These are claims that have been paid but not yet recorded in the accounting ledger.	(100,000)	125,000
CERTIFIED PENDING CLAIMS -----	(300,000)	650,000
EXPENSES OF ADMINISTRATION ----- This includes VA expenses of \$695,000 for FY 2008 and \$1,900,000 cumulative.	1,741,762	6,137,036
TOTAL EXPENSES-----	\$102,191,762	\$392,837,036
FUND BALANCE-----	\$24,339,685	\$55,718,033

SGLI PEACETIME MORTALITY EXPERIENCE – TABLE 1

Group covered: Service Personnel on Active Duty

Exposure period: Three Calendar Years 2006-2008

(All Exposure and Deaths for Post-Separation Period Excluded)

Age Group	ARMY			NAVY		
	Total	Accidental	No. of Deaths	Total	Accidental	No. of Deaths
17-19	0.73	0.34	87	0.45	0.30	32
20-24	0.73	0.28	447	0.59	0.46	208
25-29	0.53	0.18	236	0.50	0.34	128
30-34	0.45	0.15	125	0.44	0.31	72
35-39	0.57	0.18	136	0.44	0.16	64
40-44	0.84	0.17	111	0.55	0.25	44
45-49	2.01	0.25	95	0.78	0.28	25
50 & Over	4.66	0.50	84	1.86	0.34	22
Total All Ages	0.70	0.22	1,321	0.54	0.34	595

Age Group	AIR FORCE			MARINE CORPS		
	Total	Accidental	No. of Deaths	Total	Accidental	No. of Deaths
17-19	0.30	0.28	15	0.69	0.44	60
20-24	0.51	0.43	158	0.76	0.44	227
25-29	0.36	0.30	93	0.54	0.23	61
30-34	0.36	0.30	61	0.44	0.27	26
35-39	0.45	0.21	68	0.45	0.24	19
40-44	0.68	0.27	70	0.31	0.21	6
45-49	1.09	0.37	38	0.29	0.15	2
50 & Over	2.92	0.94	28	1.24	0.62	2
Total All Ages	0.49	0.33	531	0.65	0.36	403

SGLI PEACETIME MORTALITY EXPERIENCE – TABLE 1 (cont.)

Group covered: Service Personnel on Active Duty

Exposure period: Three Calendar Years 2006-2008

(All Exposure and Deaths for Post-Separation Period Excluded)

Age Group	COAST GUARD			PUBLIC HEALTH SERVICE AND NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION		
	<u>Total</u>	<u>Accidental</u>	<u>No. of Deaths</u>	<u>Total</u>	<u>Accidental</u>	<u>No. of Deaths</u>
17-19	0.38	0.38	2	0.00	0.00	0
20-24	0.63	0.50	20	0.00	0.00	0
25-29	0.30	0.24	9	0.00	0.00	0
30-34	0.39	0.33	7	0.00	0.00	0
35-39	0.28	0.21	4	0.31	0.00	1
40-44	0.67	0.29	7	0.00	0.00	0
45-49	0.17	0.00	1	0.63	0.32	2
50 & Over	2.16	0.72	3	1.74	0.19	9
Total All Ages	0.45	0.32	53	0.65	0.11	12

TOTAL ALL SERVICES

Annual Death Rate
Per 1,000

Age Group	Total	Accidental	No. of Deaths
17-19	0.59	0.35	196
20-24	0.66	0.38	1,060
25-29	0.48	0.25	527
30-34	0.42	0.24	291
35-39	0.49	0.19	292
40-44	0.68	0.22	238
45-49	1.26	0.28	163
50 & Over	3.11	0.53	148
Total All Ages	0.60	0.29	2,915

SGLI PEACETIME MORTALITY EXPERIENCE – TABLE 2

Group covered: Officers and Warrant Officers on Active Duty

Exposure period: Three Calendar Years 2006-2008

(All Exposure and Deaths for Post-Separation Period Excluded)

Age Group	ARMY			NAVY		
	Total	Accidental	No. of Deaths	Total	Accidental	No. of Deaths
17-19	0.00	0.00	0	0.00	0.00	0
20-24	0.31	0.10	9	0.64	0.57	9
25-29	0.25	0.12	17	0.43	0.31	15
30-34	0.31	0.15	20	0.39	0.33	13
35-39	0.35	0.12	23	0.26	0.09	9
40-44	0.52	0.10	26	0.35	0.28	10
45-49	1.04	0.08	25	0.43	0.18	7
50 & Over	2.51	0.24	32	2.03	0.48	17
Total All Ages	0.49	0.13	152	0.47	0.28	80

Age Group	AIR FORCE			MARINE CORPS		
	Total	Accidental	No. of Deaths	Total	Accidental	No. of Deaths
17-19	0.00	0.00	0	0.00	0.00	0
20-24	0.20	0.20	4	0.55	0.41	4
25-29	0.40	0.34	19	0.19	0.19	3
30-34	0.24	0.24	11	0.14	0.14	2
35-39	0.47	0.20	21	0.34	0.27	5
40-44	0.54	0.25	19	0.35	0.23	3
45-49	1.03	0.42	17	0.62	0.31	2
50 & Over	1.36	0.74	11	0.84	0.00	1
Total All Ages	0.47	0.28	102	0.30	0.23	20

SGLI PEACETIME MORTALITY EXPERIENCE – TABLE 2 (cont.)

Group covered: Officers and Warrant Officers on Active Duty

Exposure period: Three Calendar Years 2006-2008

(All Exposure and Deaths for Post-Separation Period Excluded)

TOTAL ALL SERVICES			
Annual Death Rate Per 1,000			
<u>Age Group</u>	<u>Total</u>	<u>Accidental</u>	<u>No. of Deaths</u>
17-19	0.00	0.00	0
20-24	0.37	0.26	26
25-29	0.33	0.23	54
30-34	0.29	0.22	46
35-39	0.36	0.15	58
40-44	0.47	0.20	58
45-49	0.85	0.22	51
50 & Over	2.01	0.43	61
Total			
All Ages	0.46	0.21	354

SGLI PEACETIME MORTALITY EXPERIENCE – TABLE 3

Group covered: Enlisted Personnel on Active Duty

Exposure period: Three Calendar Years 2006-2008

(All Exposure and Deaths for Post-Separation Period Excluded)

Age Group	ARMY			NAVY		
	Annual Death Rate Per 1,000		No. of Deaths	Annual Death Rate Per 1,000		No. of Deaths
	<u>Total</u>	<u>Accidental</u>		<u>Total</u>	<u>Accidental</u>	
17-19	0.73	0.34	87	0.45	0.30	32
20-24	0.75	0.28	438	0.59	0.45	199
25-29	0.58	0.19	219	0.51	0.34	113
30-34	0.49	0.15	105	0.45	0.30	59
35-39	0.65	0.19	113	0.50	0.18	55
40-44	1.03	0.22	85	0.67	0.24	34
45-49	3.02	0.43	70	1.15	0.38	18
50 & Over	9.87	1.14	52	1.44	0.00	5
Total						
All Ages	0.74	0.27	1,169	0.55	0.35	515

Age Group	AIR FORCE			MARINE CORPS		
	Annual Death Rate Per 1,000		No. of Deaths	Annual Death Rate Per 1,000		No. of Deaths
	<u>Total</u>	<u>Accidental</u>		<u>Total</u>	<u>Accidental</u>	
17-19	0.30	0.28	15	0.69	0.44	60
20-24	0.53	0.44	154	0.77	0.44	223
25-29	0.35	0.29	74	0.61	0.24	58
30-34	0.41	0.32	50	0.55	0.32	24
35-39	0.45	0.22	47	0.52	0.22	14
40-44	0.75	0.28	51	0.29	0.19	3
45-49	1.15	0.33	21	0.00	0.00	0
50 & Over	11.63	2.05	17	2.38	2.38	1
Total						
All Ages	0.50	0.34	429	0.69	0.38	383

SGLI PEACETIME MORTALITY EXPERIENCE – TABLE 3 (cont.)

Group covered: Enlisted Personnel on Active Duty

Exposure period: Three Calendar Years 2006-2008

(All Exposure and Deaths for Post-Separation Period Excluded)

TOTAL ALL SERVICES			
Annual Death Rate Per 1,000			
<u>Age Group</u>	<u>Total</u>	<u>Accidental</u>	<u>No. of Deaths</u>
17-19	0.60	0.35	194
20-24	0.68	0.38	1,017
25-29	0.52	0.25	464
30-34	0.46	0.24	238
35-39	0.55	0.20	229
40-44	0.82	0.24	173
45-49	1.80	0.36	109
50 & Over	7.06	0.94	75
Total All Ages	0.63	0.31	2,496

SGLI PEACETIME MORTALITY EXPERIENCE – TABLE 4

Group covered: All Personnel on Ready Reserve Duty

Exposure period: Three Calendar Years 2006-2008

(All Exposure and Deaths for Post-Separation Period Excluded)

TOTAL ALL SERVICES			
Annual Death Rate Per 1,000			
<u>Age Group</u>	<u>Total</u>	<u>Accidental</u>	<u>No. of Deaths</u>
17-19	1.01	0.95	136
20-24	1.04	0.91	442
25-29	0.64	0.51	212
30-34	0.64	0.49	149
35-39	0.56	0.34	158
40-44	0.72	0.35	184
45-49	0.91	0.30	143
50 - 54	1.50	0.38	123
55& Over	2.32	0.31	118
Total All Ages	0.85	0.55	1,665

SGLI MORTALITY EXPERIENCE – TABLE 5
ACTIVE DUTY PEACETIME EXPERIENCE
Annual Death Rates Per 1,000

Calendar <u>Year</u>	<u>Exposure</u>	No. of <u>Deaths</u>	Death <u>Rate</u>
1976	2,139,956	2,499	1.17
1977	2,140,912	2,600	1.21
1978	2,111,237	2,533	1.20
1979	2,081,250	2,404	1.16
1980	2,103,657	2,411	1.15
1981	2,124,610	2,394	1.13
1982	2,175,042	2,303	1.06
1983	2,215,519	2,391	1.08
1984	2,255,189	1,989	0.88
1985	2,297,664	2,255	0.98
1986	2,297,352	1,975	0.86
1987	2,313,932	1,990	0.86
1988	2,280,295	1,848	0.81
1989	2,269,050	1,659	0.73
1990	2,227,979	1,474	0.66
1991	2,197,167	1,542	0.70
1992	2,049,099	1,307	0.64
1993	1,883,846	1,199	0.64
1994	1,822,834	1,088	0.60
1995	1,682,411	1,048	0.62
1996	1,614,286	953	0.59
1997	1,557,677	812	0.52
1998	1,487,431	819	0.55
1999	1,446,064	768	0.53
2000	1,448,933	739	0.51
2001	1,469,260	774	0.53
2002	1,564,814	904	0.58
2003	1,690,263	834	0.49
2004	1,688,983	902	0.53
2005	1,644,610	987	0.60
2006	1,600,070	975	0.61
2007	1,585,960	961	0.61
2008	<u>1,655,762</u>	<u>980</u>	<u>0.59</u>
Total Last 3 Years	4,841,792	2,916	0.60

SGLI AND VGLI PEACETIME MORTALITY EXPERIENCE
TABLE 6
(Active Duty, Post Separation, Reservist and VGLI)

Annual Death Rates Per 1,000

Calendar <u>Year</u>	Active <u>Duty</u>	Active Duty		<u>VGLI</u>
		<u>Post Separation</u>	<u>Ready Reserves</u>	
1976	1.17	2.93	1.25	3.15
1977	1.21	2.73	1.55	3.17
1978	1.20	2.26	1.58	2.99
1979	1.16	2.09	1.54	2.80
1980	1.15	2.00	1.57	2.87
1981	1.13	2.00	1.53	2.53
1982	1.06	2.14	1.44	2.51
1983	1.08	1.99	1.44	2.48
1984	0.88	2.26	1.33	2.72
1985	0.98	2.13	1.36	2.91
1986	0.86	2.42	1.32	2.88
1987	0.86	2.03	1.23	2.96
1988	0.81	1.64	1.23	2.71
1989	0.73	2.35	1.18	2.66
1990	0.66	2.56	1.15	2.61
1991	0.70	2.94	1.17	2.55
1992	0.64	2.34	1.13	2.77
1993	0.64	2.67	1.13	2.96
1994	0.60	2.94	1.12	2.74
1995	0.62	3.17	0.95	2.72
1996	0.59	2.49	0.98	3.14
1997	0.52	2.71	1.00	3.03
1998	0.55	2.08	0.94	2.98
1999	0.53	2.21	0.88	3.06
2000	0.51	2.82	0.90	3.40
2001	0.53	2.84	0.85	3.29
2002	0.58	3.17	0.93	3.48
2003	0.49	3.92	0.96	3.77
2004	0.53	1.81	0.84	4.06
2005	0.60	1.73	0.84	4.13
2006	0.61	1.62	0.87	4.21
2007	0.61	1.28	0.93	4.29
2008	0.59	1.55	0.82	4.46