

## End-of-Life Financial Resources for US Veterans

Like many Americans, US veterans may need support managing financial matters, especially when it comes to taking care of loved ones who pass away. The US Department of Veterans Affairs (VA) and US Department of Defense (DOD) offer valuable End-of-Life financial resources to help Veterans and their families.

In addition to healthcare, pension and burial benefits, the VA offers a variety of other Veterans services. These include financial counseling, online will preparation, grief counseling, and fiduciary and life insurance programs.

### Life Insurance Programs

- Family Servicemembers' Group Life Insurance (FSLGI)  
 FSLGI is term life insurance coverage for a spouse and dependents of injured Servicemembers. Go to: <http://www.benefits.va.gov/insurance/fsgli.asp>
- Service-disabled members' Veterans Insurance (S-DVI)  
 S-DVI is for Veterans who have service-related disabilities and are otherwise in good health. Go to: <http://www.benefits.va.gov/insurance/s-dvi.asp>
- Servicemembers' Group Life Insurance (SGLI)  
 SGLI provides low-cost term life insurance coverage to eligible Servicemembers. Go to: <http://www.benefits.va.gov/insurance/sgli.asp>
- Servicemembers' Traumatic Injury Protection Program (TSGLI)  
 TSGLI provides automatic traumatic injury coverage to Veterans covered under SGLI, and provides short-term financial assistance to the severely injured. Go to: <http://www.benefits.va.gov/insurance/tsgli.asp>
- Veterans Group Life Insurance (VGLI)  
 VGLI allows Veterans to convert SGLI coverage to renewable term insurance. Go to: <http://www.benefits.va.gov/insurance/vgli.asp>

- Veterans Mortgage Life Insurance (VMLI)  
VMLI helps families of severely disabled Veterans pay off their mortgage in the event of their death. Go to:  
<http://www.benefits.va.gov/insurance/vmli.asp>

### *Beneficiary Financial Counseling Service (BFCS)*

The BFCS provides free, professional financial advice to VA life insurance beneficiaries from FinancialPoint, an independent company. The VA also helps beneficiaries to prepare a will online without an attorney. For information, go to: <http://benefits.va.gov/insurance/bfcs.asp>

### *Fiduciary Program*

The VA Fiduciary Program is for Veterans who are unable to manage their benefits. It appoints a fiduciary to oversee finances. Go to: <http://www.benefits.va.gov/fiduciary/index.asp>.

### *VA Grief Counseling*

The VA offers no-cost bereavement counseling to parents, spouses and children of US Veterans who died in service to their country. Contact the VA Readjustment Counseling Service at 202-461-6530.

### *Delivering Peace of Mind*

With financial resources from the VA and DOD, Veterans can feel secure knowing family their will be taken care of at End-of-Life.

Are you or a loved one a US military Veteran? For more resources on Veteran benefits and services, as well as other End-of-Life Management topics, go to: [www.passare.com](http://www.passare.com)