

The background of the entire page is a photograph of a woman from behind, carrying a baby in a carrier and holding the hand of a young child. They are standing on a sandy shore, looking out over a calm lake towards a large, forested mountain with patches of snow. The image has a blue tint and a red diagonal bar on the right side.

# Life Insurance LookBook

Your complete guide to the  
ins and outs of life insurance

800-628-6011 / [info@navymutual.org](mailto:info@navymutual.org) / [NavyMutual.org](https://NavyMutual.org)

# Summary

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Life insurance is a critical, but dense topic. Feel free to use the summary table below to skip around based on your family's specific needs.

- 1 ..... Why is life insurance important?
- 2 ..... How much life insurance do you need?
- 3-4 ..... SGLI and VGLI Explained
- 5 ..... Term vs. Permanent Insurance
- 6 ..... Types of Term Insurance
- 7-8 ..... Types of Permanent Insurance
- 9-10 ..... Which type is right for you?
- 11 ..... Insurance Types and Basic Feature Comparison Chart
- 12 ..... Optional Riders
- 13 ..... Shopping for the Best Coverage
- 14 ..... Checklist - Cancelling or Replacing Your Current Policy
- 15 ..... Receiving Death Benefits
- 16-17 ..... Life Insurance Needs Analysis Worksheet

Not seeing what you need? Give us a call (800-628-6011) or send us an email ([info@navymutual.org](mailto:info@navymutual.org)). We're here to help.

Please note: the Navy Mutual Life Insurance LookBook is meant to be a basic instructive guide, with information that generally applies to most situations, and should not be construed as tax-advice. It is not meant to replace the services of a financial planner, insurance counselor, or tax advisor. Programs mentioned and other information contained in this LookBook may change from time-to-time.



## Why is life insurance so important?

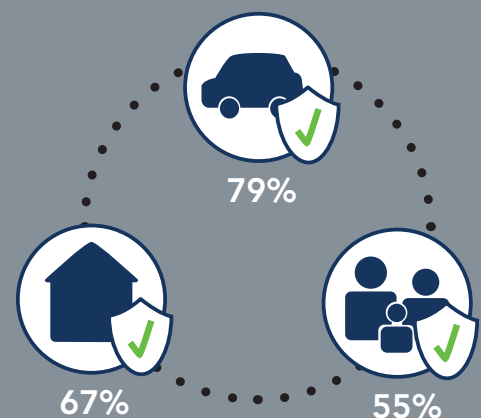
Having the right amount of life insurance ensures that, when you die, your beneficiaries will have the financial resources in place to protect their future income and pay for immediate and future financial obligations. Life insurance proceeds are paid quickly to the beneficiary(ies) without the delay of probate and are income tax-free.

Without life insurance, your surviving family members could become financially burdened or even devastated at the time of your death. Survivors could possibly lose the house, children may not be able to attend college, a family business could be lost, monthly family bills could go unpaid, the family could be forced to increase their debt burden to pay for things like last illness expenses and burial costs, or any number of other possible issues. In short, life insurance provides peace of mind.

## Did You Know?

More people protect their things with insurance, than their loved ones with life insurance.

Source: Life Happens Survey, 2018



## Do you need life insurance?

If your financial obligations at death exceed the assets in place to meet those financial obligations, you need life insurance. Life insurance can ensure your family's standard of living is protected and give them critical support during a very trying time.

## How much life insurance do you need?

For the full worksheet go to page 16

Various methods can be used to calculate an individual's need for life insurance.

- *Rules of Thumb* (e.g., 10 times your annual salary);
- *The Human Life Value* (i.e., present value of the family's share of the wage earner's future income);
- *Capital Retention* (i.e., preserve assets and have the beneficiary's income needs supported by income from the assets)
- **The Needs Approach** (i.e., considers assets and income available at death to pay for the remaining financial obligations).

We find the **needs approach** to be the most comprehensive in calculating the amount of life insurance needed. It subtracts the total assets from the total financial obligations to determine the amount of life insurance required. A "Needs Analysis" calculator is available on our website, [www.navymutual.org](http://www.navymutual.org), to help you assess your needs. Below is a list of some of the financial obligations and assets that should be considered in your insurance needs calculation:



### Financial Obligations

Future income for beneficiary(ies)  
Outstanding debts (e.g., credit cards)  
Estate taxes and administrative expenses  
Business expenses  
Child(ren)'s educational expenses  
Funeral and burial expenses  
Mortgage payment  
Last illness expenses



### Assets

Investments (stocks, bonds, etc...)  
Current life insurance plans  
Retirement funds (IRA, 401(k), Pension, etc...)  
Employer's Survivor Benefit Plan  
Bank accounts (savings, CDs)  
Annuities with survivor rights  
Real Estate  
Social Security



Financial Obligations —



Assets =



Needed Insurance

## What is SGLI?

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Servicemembers' Group Life Insurance (SGLI) is an insurance policy provided and subsidized by the federal government with up to **\$400,000** of coverage to the beneficiaries of all active servicemembers. It is paid for through a monthly deduction of \$25.00 (for 2020) from their pay. All servicemembers are covered for the same cost regardless of health. There is also coverage for family members under Family SGLI. Servicemembers must make a request to change or refuse the insurance coverage(s). The coverage ends 120 days after the servicemember leaves the military. Upon separation or retirement, Veterans' Group Life Insurance (VGLI) becomes an option, particularly for those who may not be eligible for commercial life insurance.

## SGLI Basics

- No underwriting requirements at the time of entry into military service
- Automatically provided to servicemembers at \$400,000
- All servicemembers are covered for the same cost regardless of health
- Servicemembers must make a request to change or refuse the insurance policy coverage
- SGLI's Accelerated Death Benefit Option provides up to 50% of the death benefit for the terminally ill with a life expectancy of nine months or less
- Free Beneficiary Financial Counseling Services (BFCS) for one year are available through a professional financial planner: <https://www.benefits.va.gov/insurance/bfcs.asp>
- Coverage ends 120 days after the servicemember leaves the military
- Enrollment into Veterans' Group Life Insurance (VGLI) without medical underwriting is available within 240 days of separation/retirement, which can be vitally important if separatee is not eligible for commercial insurance

## SGLI Traumatic Injury Protection Program (TSGLI)

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- Disability compensation for serious injury and loss of limbs up to \$100,000
- Automatically provided for all servicemembers carrying any amount of SGLI for \$1.00 per month
- Military members who totally cancel their SGLI also forfeit this benefit

## Family SGLI (FSGLI) Coverage

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- Provides spouse coverage with a death benefit of up to \$100,000
- Automatic coverage unless servicemember specifically requests that it be canceled
- Premiums determined by the spouse's age and increase in 5-year increments
- Child(ren) covered at no cost with \$10,000 of life insurance per child until the child(ren)'s 18th birthday
- Spouse coverage is convertible to commercial permanent insurance within 120 days of servicemember's retirement or separation

## Pro Tips:

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If your family has SGLI and/or FSGLI, add the benefit amount to your "assets" in the formula on page 3. If your financial obligations still exceed your assets, you may need additional insurance.

Be sure to calculate different scenarios: if your spouse was to pass, if you were to pass, if you both were to pass.

## Veterans' Group Life Insurance (VGLI)

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**See page 7 to compare  
VGLI to Level Term**

- Group term insurance
- Renewable at 5-year intervals with an increasing premium
- Cost varies according to age and amount of coverage
- No proof of insurability required if elected within 240 days of separation or retirement
- VGLI is available up to 16 months after leaving the service, but a medical exam may be required after the first 240 days
- Can be converted to commercial permanent insurance any time up to amount of VGLI held
- VGLI's Accelerated Death Benefit Option provides up to 50% of the death benefit for the terminally ill with a life expectancy of nine months or less
- Free Beneficiary Financial Counseling Services (BFCS) are available for one year through a professional financial planner: <https://www.benefits.va.gov/insurance/bfcs.asp>
- Because no medical exam is required, premiums may be higher than necessary for a healthy individual

## What other types of life insurance are available?

There are two basic classifications of life insurance, Term and Permanent.

### Term

Is there for your loved ones *if* you die.

Provides death benefit coverage for a specified period of time with a premium that is initially low relative to permanent insurance premiums. Premiums are initially low because most contracts do not cover individuals through old age, when death is most likely to occur.

The premium is based on the type of term policy you elect, the amount of coverage, risk status (smokers and people in poor health or with dangerous lifestyles pay higher premiums), your current age and the age to which coverage is desired. Term insurance policies that provide a death benefit at older ages will have substantially higher premiums. The death benefit can be **level** or **decreasing** (see page 6).

Term insurance does not have a cash value. If you terminate a term life insurance policy, none of the money you paid in premiums is recoverable, with few exceptions.

Provides insurance for the insured's entire life, not just for a limited period, while also providing a savings element known as the policy's cash value. The cash value is available to the policy owner by taking a loan against the cash value, making a partial withdrawal, or terminating the policy.

Premiums for permanent coverage will be higher than term insurance because there is not just a *chance* that the death benefit will be paid out, *it will* be paid out as long as the policy remains current.

The premium is based on the type of permanent policy you elect, the amount of coverage, your current age, risk status (smokers and people in poor health or with dangerous lifestyles pay higher premiums) and the number of years that you wish to take to pay off the policy. You may elect to pay up the policy with a single payment, or over a period of time such as seven or ten or twenty years, or you may elect to make payments for life.

Permanent policies can have either **level** or **increasing** death benefits (see page 7).

### Permanent

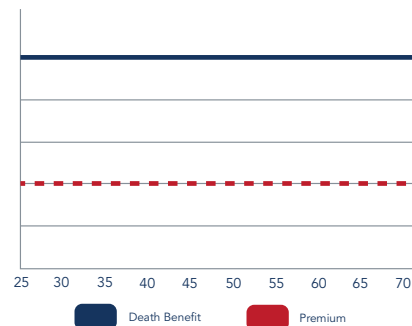
Is there for your loved ones *when* you die.

Go to page 11  
for a quick look  
comparison

# Term Insurance Types

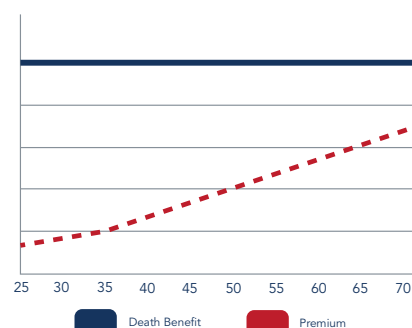
## Level Term

The death benefit and the premium will both remain level until the end of a specified term at which point the policy will be terminated. The premiums for these policies are generally more expensive than decreasing term due to the level death benefit.



## Renewable Term

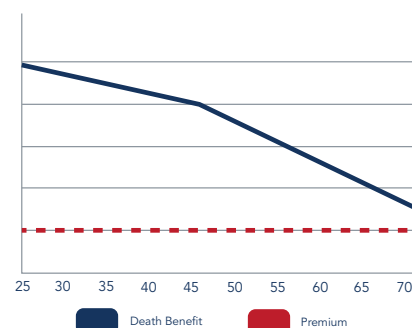
This death benefit will remain level while the premium systematically increases after a period of time (1, 5, 10 yrs). In the later years of the policy, the premiums continue to increase and can become cost prohibitive. Renewing your coverage after each term period is guaranteed and does not require additional evidence of medical insurability the death benefit decreases.



## Decreasing Term

Provides a death benefit which systematically decreases after a period of time (e.g., 1, 5, 10 yrs) until either the policy is terminated as a result of completing the term or the coverage becomes level at a very low value for the remainder of the insured's life.

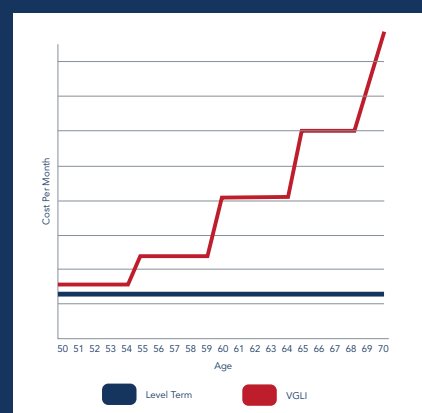
Premiums for this policy are generally low and will remain level as the death benefit decreases.



## How Does Level Term Compare to VGLI?

The chart to the right compares the VGLI plan monthly cost to a level term plan monthly cost.

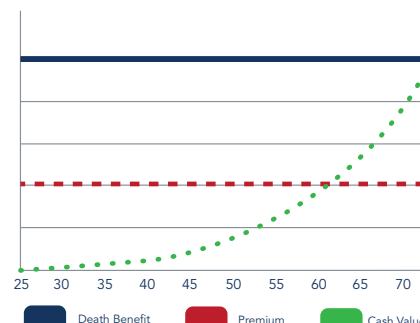
VGLI and level term policies start with similar monthly costs, but as years progress, VGLI payments increase, while level term payments remain the same.



## Permanent Insurance Types

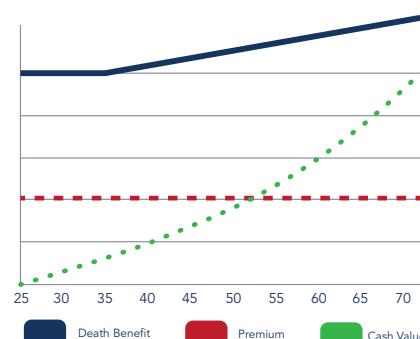
### Whole Life

Whole Life is the traditional form of permanent life insurance which provides a guaranteed level death benefit for a fixed premium paid throughout the insured's life (defined as either age 95 or age 100). This policy will have a guaranteed schedule of future cash values and allowable loan amounts.



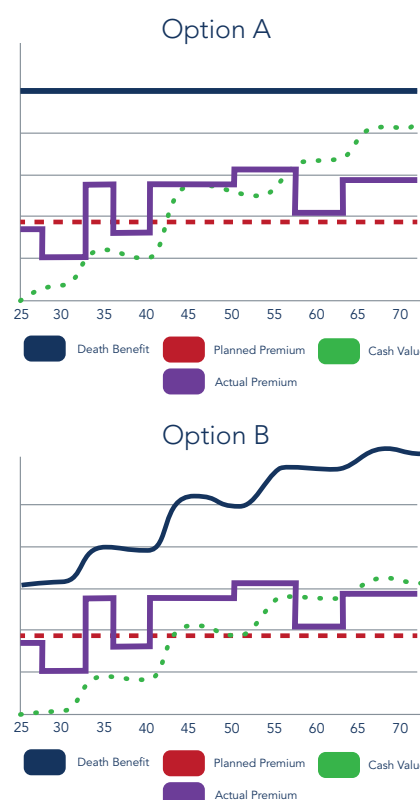
### Interest Sensitive Whole Life

Interest Sensitive Whole Life provides a guaranteed death benefit for a fixed premium which is calculated based on the number of years that you wish to take to pay off the policy (e.g., 7 years, 20 years, etc.). The growth of the policy's cash value is determined by the company's crediting rate (interest rate) and cost of insurance charges. As the policy's cash value grows in the future, the death benefit may also begin to increase.



### Universal Life (or Flexible Premium Life)

Universal Life insurance, also known as Flexible Life, has an adjustable death benefit and flexible premiums. The owner can choose between a level death benefit (*option A*) or an increasing death benefit (*option B*). Recommended premiums at the inception of the policy are calculated using anticipated investment performance and expenses. If the policy performs as favorably as or more favorably than anticipated, the premium payments will be sufficient to keep the policy in force. However, if performance is less than anticipated, additional premium payments may be required. A policyowner may make additional premium payments, within guidelines, to increase the savings portion of the policy, or skip a premium at any time. If the premium paid is not large enough, or too many are skipped, the policy could lapse and coverage would end. The amount of insurance can be decreased at any time, and in some cases increased (with evidence of insurability) without having to purchase an additional policy.

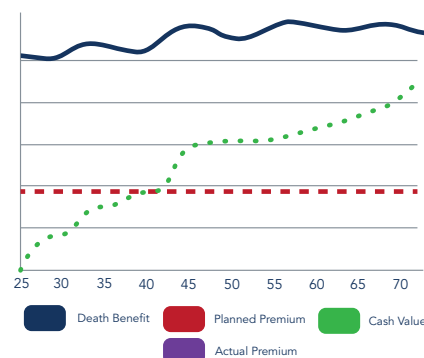


## Permanent Insurance Types

### Variable Life

Variable Life provides no guarantees of either interest rate or minimum cash value. The death benefit and cash surrender value will vary depending on the investment performance of the policy. A unique feature of this policy is that the owner has the ability to choose among several investments from which to invest the premiums. The investments to choose from will range from high risk to low risk.

The important thing to know is that the owner assumes all the investment risk and consequently can benefit directly from favorable results or bear the loss of unfavorable investment performance. Theoretically, if poor investment performance and/or high cost of insurance charges lower the cash value to \$0, your policy will be terminated. To inform you of the nature of your prospective investment, a prospectus will be offered for each investment that you may be considering.



## Did You Know?

Additional options, called *riders*, can be added to life insurance policies depending on you and your family's needs. See page 12 for more information

Optional riders may include:

- Child Coverage
- Chronic Illness
- Terminal Illness



## What type of life insurance is right for you?

Determining the appropriate type of insurance involves several factors including:

- The type of need you are protecting
- The amount of time you will need the coverage
- The amount of money you can afford for premiums

### Considering Term?

Generally speaking, there are two times when term insurance coverage is most appropriate:

1. You have a temporary insurance need for a specific period of time. (i.e. deployment)
2. You need permanent protection, but temporarily cannot currently afford the premiums for permanent insurance.

In the case of #2, you would maintain a term plan until a time when your cash flow permitted purchasing a permanent insurance plan.

With that in mind there are two important features of term insurance that need to be understood and looked for when buying term insurance: **Renewability** and **Convertibility**. Note that there may be an extra premium charged for these two features.

#### Renewable Term

A renewable policy can be renewed (extended) without proof of insurability. The renewable premium will be higher and based on the renewal age. This is important if the period for your temporary need gets extended.

#### Convertible Term

A convertible policy can be converted to permanent insurance without proof of insurability. This is important for those people who want permanent insurance, but temporarily cannot afford it.

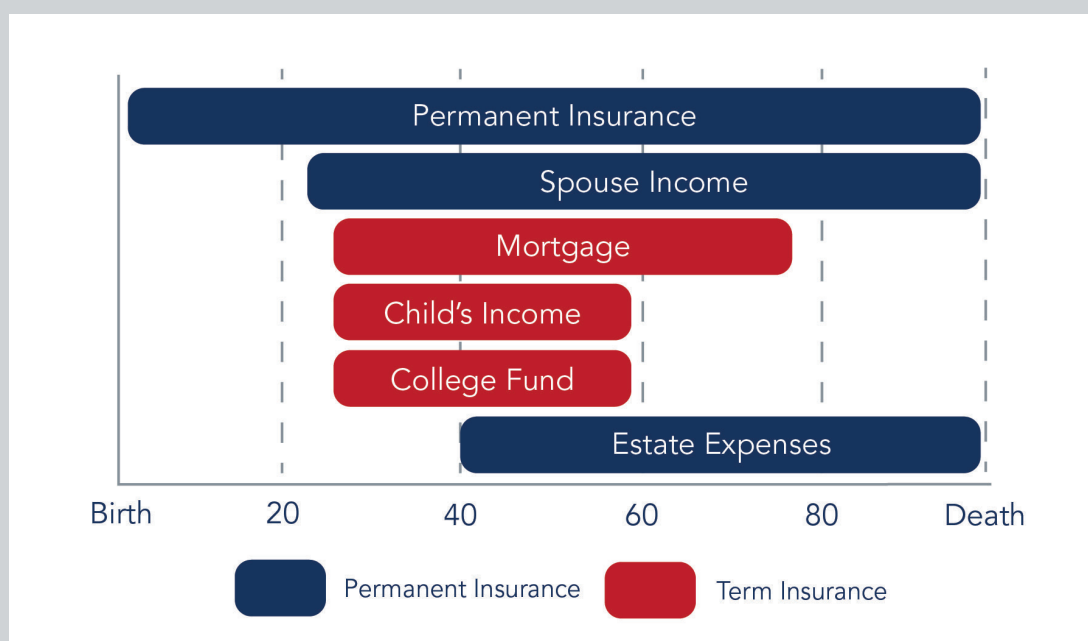
Alternatively, **permanent policies** are used to cover those expenses that will remain throughout the insured's lifetime or for an indefinite duration, while providing a cash value that the policy holder can borrow against.

## What type of life insurance is right for you?

Various needs for coverage will arise during a person's lifetime and will range from long term to a comparatively short term. Based on the duration of the need for coverage we have assigned an insurance type in the graphic below that may be most appropriate to meet the obligation.

As illustrated, you will have different coverage needs at different times in your life, requiring different insurance types. It is important to understand that if you have multiple liabilities, then it may be best to have a combination of insurance plans rather than just one.

### Insurance Needs + Types



### Pro Tips:

Be aware of how your family's specific financial liabilities will perform in the future. Will the liability decrease (mortgage)? Will it increase (income needs)? Will it remain level?

Pick a plan that best meets your needs, while also fitting your budget.

## Insurance Types + Basic Features

	Term		Permanent		
	Decreasing	Level	Whole Life	Universal Life	Variable Life
Are the premiums guaranteed to remain level until your policy terminates?	<b>Maybe</b> (Depends on the company and specific product)	<b>Maybe</b> (Depends on the company and specific product)	✓	✗ (If interest rates and/or policy expenses have been unfavorable over time, the planned premiums may need to change)	✓
Can I pay a higher or lower premium whenever I want?	✗	✗	✗	✓ (Generally after the first policy year)	✗
Can the premiums be paid over a limited period of time?	✗	<b>Maybe</b> (Depends on the the specific product)	✗	<b>Maybe</b> (Can be paid over a wide range of payment years)	<b>Maybe</b> (If the company offers a limited payment plan)
Does the Policy accumulate cash value?	✗	✗	✓ (Determined by a preset schedule)	✓ (Determined by the crediting rate and policy expenses)	✓ (Determined by the performance of the chosen investments and policy expenses)
Can I take policy loans?	✗	✗	✓	✓	✓
Do I choose where the premiums are invested?	✗	✗	✗	✗	✓ (You may choose from a variety of investment vehicles ranging from high to low risk)
Will the death benefit remain level?	✗ (Decreases based on a set schedule)	✓ (Remains level until the scheduled termination date)	✓ (Remains level for your entire lifetime)	<b>Maybe</b> (Remains level if you choose a level benefit option, if you choose an increasing benefit option, it will increase with the cash value)	✗ (Determined by the crediting rate and policy expenses)

\*Note: Life insurance policies can differ from company to company, it is important to contact the life insurance company directly to find out all details before purchasing a policy.

## What insurance riders can be attached to your policy?

Insurance riders are separate features purchased with a set premium, and attached to your primary insurance coverage to provide additional benefits. These riders can provide various forms of additional protection. In order for the benefits of the rider to take effect, several qualifying conditions have to be met. The qualifying conditions will be explained in the rider explanation form that you will receive at the time of application.

<b><i>Waiver of Premium</i></b>	Guarantees that future life insurance premiums will be paid in the event that the insured becomes disabled prior to a specified age.
<b><i>Accidental Death (or Double Indemnity)</i></b>	If the insured should die as a result of an accident, an additional amount of death benefit will be paid out to the beneficiary.
<b><i>Disability</i></b>	Upon a qualified disability, payments of income can be paid to the disabled owner in the form of an annuity for a set period of time.
<b><i>Child Coverage</i></b>	Provides a death benefit in the event of a child's death prior to a specified age.
<b><i>Guaranteed Insurability</i></b>	Allows the insured to purchase a predetermined amount of coverage at certain times in the future without having to be medically insurable.
<b><i>Cost of Living</i></b>	Permits the policy owner to purchase an inflation adjusted one-year term insurance equal to the percentage change in the Consumer Price Index with no evidence of insurability.
<b><i>Long Term Care</i></b>	In the event an individual should be required to go into a nursing home or receive home care, an annuity from the death benefit can be paid out to the insured to defray some of the nursing care payments.
<b><i>Terminal Illness</i></b>	Allows terminally ill insured with a life expectancy of usually under one year to receive all or part of the death benefit.



## Shopping For The Best Coverage

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When you have established the amount, duration, and type of policy that you feel will best meet your needs, your next step is to shop for the best coverage. There are several considerations to keep in mind when shopping for the best coverage.

- ✓ Always compare similar policies and features (apples to apples)
- ✓ Shop around and get quotes from different insurers
- ✓ Compare premiums and ask if they can change in the future
- ✓ Be aware of any commissions, surrender fees, or loads
- ✓ Understand the guaranteed features, if any, of the policy
- ✓ Ask for the crediting rate and crediting rate history (if applicable)
- ✓ For new permanent policies, ask for and compare net payment & surrender cost indices
- ✓ Compare cash surrender values and future death benefits using a realistic crediting rate
- ✓ Ask about the financial security of the company.

## Pro Tip:

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Comparing policies can be confusing. No need for the comparison process to get the best of you - have an insurance counselor, or financial planner review your different quotes.

## When should you review your life insurance needs?

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Insurance needs should be reviewed every few years, or when a major life change occurs - marriage, children, house, transitioning out of the military, retiring, etc...

### Pro Tip:

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Keep all life insurance papers in a safe, accessible location in the event of your death. Make sure a few trusted people in your life know they exist and where they are.

## Cancelling or Replacing Your Current Policy - Checklist

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When thinking about the possibility of replacing your coverage, you should consider several things before taking action:

- **Get quotes, compare policies to your existing policy.** If you're not sure how the policies compare contact an insurance counselor or financial planner. See pages 15-17 for more details on comparing policies.

Note: when comparing permanent policies, always assume you are transferring the cash value of your current policy as a lump sum to the new policy - this provides a more accurate comparison.

- **Are you medically insurable?** Never terminate your current policy before knowing that you have been approved for the replacement coverage.
- **Is there a surrender charge?** There is typically a surrender fee with most providers. This should be taken into account when considering replacing a policy. Contact your current life insurance provider for details on your existing permanent policy.
- **Request a 1035 Exchange.** If you're planning to replace your existing permanent policy, requesting to transfer the policy through a 1035 Exchange will allow the cash value and tax basis of your current policy to transfer to your new policy.

## How will my beneficiaries receive a death benefit?

Life insurance companies typically offer a variety of payment options. You may designate the options prior to the death of the insured. If no option is designated, the beneficiaries of the life insurance policy may choose to receive the death benefit under the options shown below.

 **Be sure to keep your beneficiary designation up to date.**

<b><i>Lump Sum Payment</i></b>	Death benefit proceeds will be received as a single payment.
<b><i>Fixed Period</i></b>	The death benefit can be received as an annuity over a fixed period of 1 to 30 years. If the annuitant should die during the fixed period, the remaining principal will be paid in full or payments will continue for the remainder of the fixed period to their beneficiary.
<b><i>Fixed Amount</i></b>	The death benefit will be paid in equal amounts every month until the entire amount of proceeds has been paid. If the annuitant should die during the fixed amount payment period, the remaining principal will be paid in full or payments will continue to their beneficiary until the full amount is paid.
<b><i>Interest Only</i></b>	Interest payments are paid by the life insurance company on the amount of the proceeds retained. The death benefit remains available for full or partial withdrawals at any time or may be converted to an annuity payout option. Interest payments continue until the option is surrendered or converted to another option.
<b><i>Life Income</i></b>	The death benefit will be paid for the life of the beneficiary. The annuitant may elect an option, known as a guaranteed period certain, with the life income annuity which will ensure that payments will be paid to a beneficiary if death of the annuitant should occur within a certain number of years after the purchase of the annuity. The years which may be elected under the guaranteed period certain option are typically 5, 10, 15, or 20 years. Should the annuitant die during the guaranteed period certain, payments will continue to the new designated beneficiary for the remainder of the period certain.

## Life Insurance Needs Analysis Worksheet

As we mentioned earlier, there are many ways to calculate life insurance needs, but we find the Needs Analysis method to be the most comprehensive. While this worksheet is an excellent tool for estimating your current life insurance needs, please keep in mind, it is not intended to be a replacement for a financial planner or insurance counselor.

Visit [NavyMutual.org](http://NavyMutual.org) to try our interactive financial calculators

### Lump sum

#### Liabilities

1. Death expense .....	\$
<i>Burial, funeral, and estate settlement expenses. Typically \$10,000 or 4% of estate - whichever is higher. Estates over \$1.5M may be higher.</i>	
2. Outstanding mortgages .....	\$
<i>Amount of mortgage to be paid at death.</i>	
3. College fund .....	\$
<i>Total estimated lump sum costs needed today to provide for future college expenses.</i>	
4. Personal debts .....	\$
<i>All personal debts such as car loans, credit cards, etc...</i>	
5. Other .....	\$
<i>Any other lump sum expense not provided above.</i>	
6. Total lump sum liabilities .....	\$
<i>Add lines 1 through 5.</i>	

#### Assets

7. Current savings and investments .....	\$
<i>The current value of investments and bank accounts. (e.g., mutual funds, savings accounts, etc...)</i>	
8. Current life insurance .....	\$
<i>The total current death benefit coverage on your life.</i>	
9. Other lump sum assets .....	\$
<i>Other lump sum assets that will be sold or received (e.g., lump sum pension benefits, sale of property, etc...) to provide money for supporting the beneficiaries.</i>	
10. Total lump sum assets .....	\$
<i>Add lines 7 through 9.</i>	
11. Needed lump sum amount .....	\$
<i>Subtract line 10 from 6. If the value is a negative value, enter that amount, not \$0. The negative value will be used to reduce the total of line 21.</i>	

# Life Insurance Needs Analysis Worksheet

## Income

### Liabilities

12. Annual target life income for beneficiary .....  
*Desired annual income to support your beneficiary's living expenses.*

\$

### Assets

13. Annual survivor benefit plan income (if applicable) .....  
*For more on SBP contact us (800-628-6011) or visit  
 NavyMutual.org/mission-educate/survivor-benefit-plan/*

\$

14. Annual social security income (if applicable) .....  
*Contact the Social Security Administration at 1-800-772-1213 for a  
 statement on survivor benefits.*

\$

15. Annual survivor pension income .....  
*Contact your plan administrator or pension documentation for your  
 pension plan survivor benefits. If benefits are paid in a lump sum, place  
 that value in with line 9, not here in line 15.*

\$

16. Other annual income .....  
*Beneficiary's earned income and miscellaneous annual investment  
 income (e.g., rental income, survivor annuities, etc...)*

\$

17. Total annual income assets .....  
*Add lines 13 through 16.*

\$

18. Needed annual income .....  
*Subtract line 17 from 12.*

\$

19. Insert life income factor shown below that corresponds to your  
 beneficiary's closest age .....  
*(ex: Your beneficiary (spouse) is age 37, so the closest life income factor  
 is 17.960.)*

\$

### Life Income Factor For Beneficiary's Current Age

27   18.811	30   18.560	33   18.275	36   17.960	39   17.581	42   17.182
45   16.734	48   16.213	51   15.635	54   15.015	57   14.343	60   13.617
63   12.821	66   11.973	69   11.023	72   10.040		

20. Lump sum needed today to provide dependent's annual target life income\* .....  
*Multiply line 18 by the life income factor in line 19. \*Assumes a Monthly  
 Life Income Option with a 5 Year Period Certain is elected as the annuity  
 payment.*

\$

21. Additional life insurance needed .....  
*Add lines 11 and 20. If 11 is a negative value, remember that 11 will  
 reduce the value in 20.*

\$



## We're here to help.

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Whether you've got questions, concerns, or you're ready to take the next step - Navy Mutual is here to help. Any number of life events can substantially alter your family's financial security. Ultimately, life insurance provides you with peace of mind to combat that worry, and our mission is to help you achieve that.

For 140 years Navy Mutual has been providing affordable life insurance for active duty and retired military servicemembers with promptness and care. We're here when you and your loved ones need us most, we're with you for life.

**Questions?**  
**Contact Us**



800-628-6011



info@navymutual.org



NavyMutual.org