

**STATEMENT OF  
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ACTING PRINCIPAL DEPUTY UNDER SECRETARY FOR BENEFITS  
VETERANS BENEFITS ADMINISTRATION  
DEPARTMENT OF VETERANS AFFAIRS (VA)  
BEFORE THE  
COMMITTEE ON VETERANS' AFFAIRS  
SUBCOMMITTEE ON DISABILITY AND MEMORIAL AFFAIRS  
U.S. HOUSE OF REPRESENTATIVES  
ON  
"EXAMINING VA BENEFITS: PENSION AND FIDUCIARY, AND VA LIFE  
INSURANCE OPTIONS"  
APRIL 21, 2026**

Chairman Luttrell, Ranking Member McGarvey, and other Members of the Subcommittee, thank you for inviting us to discuss the administration of the Department of Veterans Affairs (VA) Pension, Fiduciary, and Insurance programs within the Veterans Benefits Administration. Joining me is Ms. Jennifer Bover, Executive Director, Pension and Fiduciary Service, Veterans Benefits Administration. VA takes the protection of our most vulnerable beneficiaries very seriously, and we are grateful for the opportunity to share with the Subcommittee our commitment to safeguarding those served by these programs.

**Pension Program**

Pension is a tax-free, income-based monthly benefit paid to eligible Veterans or survivors of Veterans. Pension also considers non-service-connected disabilities for Veterans, net worth, wartime service, and in the case of survivors, dependency requirements. Pension payments are designed to supplement a beneficiary's income by helping with daily living expenses and improving overall quality of life.

Continued eligibility for Pension is regularly assessed to ensure the accurate payment of benefits. VA relies on Federal data sharing agreements and information reported by beneficiaries to ensure payment accuracy. Once benefits are approved, VA

continues to use this information to adjust benefits in a timely manner and avoid overpayments.

VA is committed to working with beneficiaries to provide a better understanding of the Pension program. Specific efforts include improvements to forms, letters, and customer experience by providing an electronic submission method through VA.gov for certain claims. Over the past year, we have also made significant progress in modernizing and accelerating the processing of Pension claims. Since January 20, 2025, the average processing time for Veterans Pension claims and Survivors Pension claims has been reduced by 113 days and 99 days, respectively. As of March 31, 2026, it is currently taking approximately 57 days to complete a Veterans Pension claim and 73 days to complete a Survivors Pension claim.

### **Fiduciary Program**

VA's Fiduciary Program protects over 104,300 Veterans and other beneficiaries who are unable to manage their own VA benefit payments because of injury, disease, advanced age, or being under the age of majority. VA protects these vulnerable beneficiaries by appointing and overseeing fiduciaries who manage a beneficiary's VA benefits. The VA Fiduciary Program has undergone significant modernization focused on expediting processes while ensuring the well-being of beneficiaries remains protected.

These modernization efforts include improvements to letters, technology, and overall customer experience. Examples include sending automated annual written contact letters to every beneficiary in the program to remind them of their rights and that a Fiduciary is managing their VA payments; the August 2020 release of the Fiduciary Accountings Submission Tool, which streamlines the review of financial documents; and the establishment of a dedicated Fiduciary Contact Center, which has handled all fiduciary-related calls since April 2024.

### **VALife Insurance**

VA administers and provides oversight of several life insurance programs that provide financial security for Service members, Veterans, and their families. Programs that are open to new applicants include Servicemembers' Group Life Insurance (SGLI), Family

Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI), Veterans' Group Life Insurance (VGLI), and Veterans Affairs Life Insurance (VALife). Prudential administers SGLI, FSGLI, TSGLI, and VGLI under contract with VA. VA administers all other insurance programs available to Veterans, including VALife.

Established under P.L. 116-315, VA launched VALife on January 1, 2023, as a guaranteed acceptance whole life insurance program for Veterans with service-connected disabilities aged 80 and under. The maximum amount of coverage per applicant was and remains at \$40,000, with lesser amounts available in \$10,000 increments.

VALife is a self-funded program for service-connected Veterans who may have difficulty obtaining commercial life insurance coverage due to their medical conditions. When implementing VALife, a key objective for VA was to provide a streamlined application process for Veterans. VALife applications take an average of 11 minutes to complete, and more than 90% of all applications are fully automated.

VA is proud to share that implementation of the VALife program has been a tremendous success. As of March 1, 2026, there are 78,053 active accounts totaling \$2.5 billion in coverage. On January 1, 2025, policyholders first became eligible to receive full coverage following their initial waiting period, and VA has paid out 269 such claims. While VA is always looking for ways to improve, customer satisfaction with VALife has been strong. According to VSignals, a survey and data analytics tool that collects and analyzes customer experience data and insights, VALife has an average survey score of 4.53/5 for new insurance applications, which means 82.6% of respondents are highly satisfied. Service recovery efforts have shown that Veterans who were not highly satisfied primarily indicated two primary concerns: that VA does not offer enough coverage, or that the cost of coverage was too high. In response, Insurance Service has focused on increasing education around the differences between whole life and term life coverage to help Veterans make informed decisions.

## **Conclusion**

Chairman Luttrell, Ranking Member McGarvey, and Members of the Subcommittee, thank you for your oversight of these critical programs and for the opportunity to testify today. I look forward to your questions.