TRAUMATIC INJURY PROTECTION
Traumatic Injury Protection, or TSGLI, is a rider to Servicemembers’ Group Life Insurance (SGLI) that provides payment to service members who are severely injured and suffer a loss as a result of a traumatic event. The TSGLI coverage will pay a benefit between $25,000 and $100,000 depending on the loss directly resulting from the traumatic injury; service members that receive a TSGLI payment can spend the money at their own discretion. The full schedule of losses is available at insurance.va.gov/sgliSite/TSGLI/Schedule/Schedule.htm.

VA COMPENSATION & PENSION
VA Compensation & Pension will affect service members who incur injuries that prevent them from continuing on active duty. First, you will be scheduled for a medical board. The purpose of the medical board is to establish a VA rating and determine compensation and pension to support warriors financially for their service; the board can also determine to keep injured service members on active duty. In either case, once a monthly compensation is determined, warriors can begin to create a post-injury financial plan.

REMEMBER:
There is likely to be a gap between the time you stop receiving active duty paychecks and start receiving your VA Compensation & Pension, and you must be prepared.

TSGLI IS A TRANSITION PAYMENT
Here is where you are:
TSGLI coverage will pay a benefit between $25,000 and $100,000.

Here is what is likely to happen:
TSGLI will help you and your family meet financial needs during your recovery.

Here is why you need to think seriously about HOW to utilize your TSGLI:
You are very likely to experience a gap between losing your active duty pay and receiving your VA Compensation & Pension.

Please contact Wounded Warrior Project before spending your TSGLI payment, for information on maximizing your funds. Wounded Warrior Project and Bank of America’s Financial Guide and personal coaching will help you manage your money through:

- Creating a financial plan
- Understanding Checking and Savings accounts
- Managing your debt
- Using credit wisely
- Understanding credit reports
- Pros and cons of large purchases
- Tax planning

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