



# Instant Loan Approval Offers A Faster Decision

VA Life Insurance strives to find new and innovative ways to improve service delivery to our customers. Our newest service, Instant Loan Approval, aims to do just that by providing a streamlined, automated process that eliminates human intervention for approving or denying loans online.

## How to Use Instant Loan Approval

### Life Insurance Online Policy Access

Log-in to the Online Policy Access website as an Authenticated User using your DS Log-On or ID Me account. Select **“Apply for Instant Loan.”** The system will check available loan value on your policy and other security criteria.

### Verification Requirements

If all conditions are met, then you will move to the next screen and be prompted to enter the desired loan amount. Next click **“Submit Loan Request”** and you will receive an instant approval decision for the loan.

### Loan Approved!

When your loan is approved instantly, then the payment will be processed. On average it takes 2-5 business days for a loan payment to be received.

### Loan Not Approved

If you do not meet the verification requirements for an instant loan decision, then you may submit an online loan application by downloading **VA Form 29-1546**. Save the completed application using the secure Document Upload web page.

