

and conditions as are contained in the standard policies of national service life insurance except (1) the premium rates for such insurance and all cash and loan values thereon shall be based on such table of mortality and rate of interest per annum as may be prescribed by the Secretary; (2) the total disability income provision authorized under section 1915 of this title may not be added to insurance issued under this section; and (3) the insurance shall include such other changes in terms and conditions as the Secretary determines to be reasonable and practicable.

(Pub. L. 85-857, Sept. 2, 1958, 72 Stat. 1149, §707; Pub. L. 91-291, §9, June 25, 1970, 84 Stat. 331; Pub. L. 92-188, §2, Dec. 15, 1971, 85 Stat. 645; Pub. L. 97-295, §4(22), Oct. 12, 1982, 96 Stat. 1306; Pub. L. 99-576, title VII, §701(23), Oct. 28, 1986, 100 Stat. 3292; renumbered §1907 and amended Pub. L. 102-83, §§4(a)(2)(A)(iii)(I), (C)(i), (b)(1), (2)(E), 5(a), (c)(1), Aug. 6, 1991, 105 Stat. 403-406; Pub. L. 102-86, title II, §203, Aug. 14, 1991, 105 Stat. 416.)

AMENDMENTS

1991—Pub. L. 102-83, §5(a), renumbered section 707 of this title as this section.

Subsec. (a). Pub. L. 102-83, §4(a)(2)(A)(iii)(I), substituted "Secretary" for "Veterans' Administration".

Subsec. (b). Pub. L. 102-83, §4(a)(2)(C)(i), substituted "by the Secretary" for "in the Veterans' Administration" in second sentence.

Pub. L. 102-83, §4(a)(2)(A)(iii)(I), substituted "Secretary" for "Veterans' Administration" in first sentence.

Subsec. (c). Pub. L. 102-86 amended subsec. (c) of this section as in effect before the redesignations made by Pub. L. 102-83, §5, by substituting "during the one-year period beginning September 1, 1991" for "before February 1, 1973" and inserting after second sentence "After September 1, 1992, the Secretary may, from time to time, provide for further one-year periods during which insureds may purchase additional paid up insurance from existing dividend credits and deposits. Any such period for the purchase of additional paid up insurance may be allowed only if the Secretary determines in the case of any such period that it would be actuarially and administratively sound to do so."

Pub. L. 102-83, §5(c)(1), substituted "1915" for "715" in cl. (2).

Pub. L. 102-83, §4(b)(1), (2)(E), substituted "Secretary" for "Administrator" wherever appearing.

1986—Subsecs. (a), (c). Pub. L. 99-576 substituted "the insured's" for "his".

1982—Subsec. (c). Pub. L. 97-295 substituted "before February 1, 1973" for "within six calendar months after the effective date of this subsection".

1971—Pub. L. 92-188, §2(3), substituted "Payment or use of dividends" for "Dividends to pay premiums" as section catchline.

Subsec. (a). Pub. L. 92-188, §2(1), substituted "or directive in writing exercising any other dividend option allowable under his policy" for "in writing for payment in cash".

Subsec. (c). Pub. L. 92-188, §2(2), added subsec. (c).

1970—Pub. L. 91-291 designated existing provisions as subsec. (a) and added subsec. (b).

EFFECTIVE DATE OF 1971 AMENDMENT

Section 4 of Pub. L. 92-188 provided that: "The amendments made by this Act [amending this section and sections 703 and 741 [now 903 and 1941] of this title] shall take effect on a date established by the Administrator but in no event later than the first day of the first calendar month which begins more than six calendar months after the date of enactment of this Act [Dec. 15, 1971]."

EFFECTIVE DATE OF 1970 AMENDMENT

Amendment by Pub. L. 91-291 effective June 25, 1970, see section 14(a) of Pub. L. 91-291, set out as a note under section 1317 of this title.

§ 1908. Premium payments

The Secretary shall, by regulations, prescribe the time and method of payment of the premiums on insurance, but payments of premiums in advance shall not be required for periods of more than one month each, and may at the election of the insured be deducted from the insured's active-service pay or be otherwise made. An amount equal to the first premium due under a National Service Life Insurance policy may be advanced from current appropriations for active-service pay to any person in the active service in the Army, Navy, Air Force, Marine Corps, or Coast Guard, which amount shall constitute a lien upon any service or other pay accruing to the person for whom such advance was made and shall be collected therefrom if not otherwise paid. No disbursing or certifying officer shall be responsible for any loss incurred by reason of such advance. Any amount so advanced in excess of available service or other pay shall constitute a lien on the policy within the provisions of section 5301(b) of this title.

(Pub. L. 85-857, Sept. 2, 1958, 72 Stat. 1149, §708; Pub. L. 99-576, title VII, §701(24), Oct. 28, 1986, 100 Stat. 3292; Pub. L. 102-40, title IV, §402(d)(1), May 7, 1991, 105 Stat. 239; renumbered §1908 and amended Pub. L. 102-83, §§4(b)(1), (2)(E), 5(a), Aug. 6, 1991, 105 Stat. 404-406.)

AMENDMENTS

1991—Pub. L. 102-83 renumbered section 708 of this title as this section and substituted "Secretary" for "Administrator".

Pub. L. 102-40 substituted "5301(b)" for "3101(b)".

1986—Pub. L. 99-576 substituted "the insured's" for "his".

TRANSFER OF FUNCTIONS

For transfer of authorities, functions, personnel, and assets of the Coast Guard, including the authorities and functions of the Secretary of Transportation relating thereto, to the Department of Homeland Security, and for treatment of related references, see sections 468(b), 551(d), 552(d), and 557 of Title 6, Domestic Security, and the Department of Homeland Security Reorganization Plan of November 25, 2002, as modified, set out as a note under section 542 of Title 6.

§ 1909. Effective date of insurance

Insurance may be made effective, as specified in the application, not later than the first day of the calendar month following the date of application therefor, but the United States shall not be liable thereunder for death occurring before such effective date.

(Pub. L. 85-857, Sept. 2, 1958, 72 Stat. 1149, §709; renumbered §1909, Pub. L. 102-83, §5(a), Aug. 6, 1991, 105 Stat. 406.)

AMENDMENTS

1991—Pub. L. 102-83 renumbered section 709 of this title as this section.

§ 1910. Incontestability

Subject to the provisions of section 1911 of this title all contracts or policies of insurance here-