

NY *Accelerated* Underwriting Programs

Bring the underwriting process down to a couple of weeks – or, in some cases, only a couple of days!

NO Blood or Urine required and

NO Medical Exam for qualified applicants

Carrier	Maximum Face Amount	Term	Universal Life / Whole Life	Application Type
American General/USL	\$499,999 (age 0-50)	n/a	\$499,000 (age 0-50)	E-APP(AG Quick Ticket) AG site or MBC site
American National	\$249,999 (age 18-65) Standard and substandard classes only	\$249,999 (age 18-65) Express Product only not available for Express Plus	\$249,999 (age 18-65) Express product only not available for Express Plus	E-APP(Expert App) ANICO site only Paper
National Life Group	\$2,000,000 (age 18-50) \$1,000,000 (age 51-60) \$250,000 (age 61-65) Substandard to Elite	\$2,000,000 (age 18-50) \$1,000,000 (age 51-60) \$250,000 (age 61-65)	\$2,000,000 (age 18-50) \$1,000,000 (age 51-60) \$250,000 (age 61-65)	E-APP MBC Site
Principal	\$1,000,000 Standard, Standard Plus, Preferred and Super Preferred	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	Paper app only
Prudential	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	E-APP (Fast App; Xpress Worksheet) MBC site or VIVE
Securian	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	E-APP MBC site
Security Mutual	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	Paper app