

## 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

Key:



■ Recently changed due to COVID-19

Carrier	Maximum Face Amount	Term	Universal Life/ Whole Life	Application Type
American General/USL	<span style="color: red;">\$1,000,000</span> (ages 0-50)	n/a	<span style="color: red;">\$1,000,000</span> (ages 0-50)	E-APP(AGQuickTicket) AG site or MBCsite
American National	<span style="color: green;">\$249,999</span> (ages 18-65) Standard and substandard classes only	\$249,999 (ages 18-65) Express Product only not available for Express Plus	\$249,999 (ages 18-65) Express product only not available for ExpressPlus	E-APP(ExpertApp) ANICO site only Paper
Equitable (AXA)	<span style="color: red;">\$2,000,000</span> (ages 0-55)	n/a	<span style="color: red;">\$2,000,000</span> (ages 0-55)	Digital submission encouraged (all submissions eligible)
Legal & General	<span style="color: green;">\$1,000,000</span> (ages 51-60)	\$1,000,000 (ages 20-40) \$750,000 (ages 41-45) \$500,000 (ages 46-50) \$500,000 (ages 20-50)* <small>*for OPTerm 10 only</small>	n/a	AppAssist Drop Ticket
National Life Group	<span style="color: red;">\$3,000,000</span> (ages 18-50) <span style="color: red;">\$1,000,000</span> (ages 51-60) <span style="color: red;">\$250,000</span> (ages 61-65) Substandard to Elite	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60) \$250,000 (ages 61-65)	<span style="color: red;">\$3,000,000</span> (ages 18-50) <span style="color: red;">\$1,000,000</span> (ages 51-60) <span style="color: red;">\$250,000</span> (ages 61-65)	E-APP MBC Site
Principal	<span style="color: green;">\$1,000,000</span> (ages 18-60) Standard, Standard Plus, Preferred and Super Preferred	\$1,000,000 (ages 18-60)	\$1,000,000 (age 18-60)	Paper app only
Prudential	<span style="color: red;">\$3,000,000</span> (ages 18-60)	<span style="color: red;">\$3,000,000</span> (ages 18-60)	<span style="color: red;">\$3,000,000</span> (ages 18-60)	E-APP (FastApp;Xpress Worksheet) MBC site or VIVE
Securian	<span style="color: red;">\$3,000,000</span> (ages 18-50) <span style="color: red;">\$1,000,000</span> (ages 51-60)	<span style="color: red;">\$3,000,000</span> (ages 18-50) \$1,000,000 (ages 51-60)	<span style="color: red;">\$3,000,000</span> (ages 18-50) \$1,000,000 (ages 51-60)	E-APP MBC site
Security Mutual	<span style="color: red;">\$1,000,000</span> (ages 18-60)	<span style="color: red;">\$1,000,000</span> (ages 18-60)	<span style="color: red;">\$1,000,000</span> (ages 18-60)	Paper app

product information as of /202

