

Accelerated Underwriting Programs

Contact us for specific programs available in New York state.

Updates as of 10-18-2023

No Labs & No Exam (for qualifying applicants)

Reduce time to issue policies to just a few days!

Please contact us for specific program guidelines, e-apply processes and full details!				
Carrier	Maximum Face Amount	Term	Universal Life	Whole Life
American General	\$2,000,000 (ages 0-59)	\$1,000,000 (ages 0-59)	\$2,000,000 (ages 0-59)	N/A
American National	\$1,000,000 (ages 18-50)	N/A	\$1,000,000 (ages 18-50) \$500,000 (ages 51-60)	\$1,000,000 (ages 18-50) \$500,000 (ages 51-60)
Ameritas	\$1,000,000 (ages 18-60)	N/A \$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)	\$1,000,000 (ages 18-60)
Assurity	\$1,00,000 (ages 18-50)	\$1,00,000 (ages 18-50) \$500,000 (ages 51-65)	N/A	\$200,000 (ages 18-45) \$100,000 (ages 46-85)
Columbus Life (W&S)	\$1,000,000 (ages 20-55)	N/A	\$1,000,000 (ages 20-55)	N/A
Equitable (AXA)	\$2,000,000 (ages 0-55)	N/A	\$2,000,000 (ages 0-55)	N/A
Foresters Financial	\$400,000 (ages 16-55)	\$400,000 (18-55) \$150,000 (ages 56-80)	\$400,000 (16-55) \$150,000 (ages 56-75)	\$400,000 (18-55) \$150,000 (ages 56-80)
Global Atlantic	\$2,000,000 (ages 18-50)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	N/A
Instant Issue via Plum Life	\$1,000,000 (ages 18-50) \$500,000 (ages 51-55) \$150,000 (ages 56-60)	\$1,000,000 (ages 18-50)	N/A	\$1,000,000 (ages 18-50)
John Hancock	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	N/A
Legal & General	\$2,000,000 (ages 20-50)	\$2,000,000 (ages 20-50)	N/A	N/A
Lincoln Financial	\$2,500,000 (ages 18-60)	\$2,500,000 (ages 18-60)	\$2,500,000 (ages 18-60)	N/A
Securian / Minn. Mutual	\$3,000,000 (ages 18-50)	\$3,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$3,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$3,000,000 (ages 18-50) \$1,000,000 (ages 51-60)
Mutual of Omaha	\$2,000,000 (ages 18-60)	\$2,000,000 (ages 18-60)	N/A	\$40,000 (ages 45-85)
Nationwide	\$5,000,000 (ages 18-50)	\$5,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	\$5,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	N/A
Penn Mutual	\$7,500,000 (ages 20-65)	\$7,500,000 (ages 20-65)	\$7,500,000 (ages 20-65)	\$7,500,000 (ages 20-65)
Principal	Principal only accepts business insurance cases up to 50 MM (ages 25-70).			
Protective	\$1,000,000 (ages 18-45)	\$1,000,000 (ages 18-45) \$500,000 (ages 46-60)	\$1,000,000 (18-45) \$500,000 (ages 46-60)	N/A
Prudential	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	\$3,000,000 (ages 18-60)	N/A
SBLI	\$1,000,000 (ages 18-50)	\$1,000,000 (ages 18-50)	N/A	\$1,000,000 (ages 18-50)
Symetra	\$2,000,000 (ages 18-50)	N/A	\$2,000,000 (ages 18-50) \$1,000,000 (ages 51-60)	N/A
Transamerica	\$2,000,000 (ages 18-45) \$1,000,000 (ages 46-55) \$249,999 (ages 56-60)	\$2,000,000 (ages 18-45) \$1,000,000 (ages 46-55) \$249,999 (ages 56-60)	N/A	N/A

Contact Us: (p) (802) 497-2110 x 101 - (e) newbusiness@boothbrokerage.com or visit www.boothbrokerage.com

