

AARP Life Insurance

We get a lot of people asking about “over 50 life insurance” like [AARP](#). There are several life insurance companies available, with AARP being just one of them. (AARP = American Association of Retired Persons)

The AARP has created a program working with the [New York Life Insurance](#) Company for its members. This plan is a group [program](#) that has been set up for the AARP members, ages 50-80 years old and their spouses ages 45-80.

The underwriting is really simple and doesn't require a medical exam. They ask you three main questions to determine if they will insure you. The group aspect allows for you to get a more streamlined and less intensive underwriting criteria.

They allow their members to [buy term and whole life insurance](#) plans to protect their families. The program allows for customers to apply for anywhere between \$2500 to \$50,000 dollars in death benefit according to the New York Life site.

The AARP says the program allows up to \$100,000 with the program, so there is some question there. While this program helps certain people, it has major limitations on it. The amount of face amount you can buy through the program is obviously minimal.

Another thing to consider with the program is your health. If you have good health and want to buy a [death benefit](#) in the range of the program, than there will probably be better options if you underwrite. In a program like this one, the sick people typically under pay and the healthy people overpay. If you are looking at [over 50 life insurance](#), please talk to us first, so we can make sure you are getting the best deal. My number is (800) 554-9142