OmniTrak Term and Flex Whole Life Underwriting Enhancements

SBLI

We've made powerful underwriting enhancements to help you grow your business while you help more clients get the coverage they need. Here's what's new:

Enhancement:	Results:
Higher Accelerated Underwriting Limits for ages 18–50 now up to $2M and ages 51–60 to $1M	More clients qualify for instant decision at higher coverage amounts, with no exam
Expanded Eligibility adds 10 lbs across ALL classes	More clients qualify for improved rate classes
Relaxed Nicotine Guidelines with shorter cessation periods (now 3/2/1/1 years)	More former nicotine users are eligible for better rate classes
Refined Family History criteria changes 'diagnosed with' to 'died from'	Increased eligibility for better rates, now aligned with competitors
Improved Diabetes Eligibility expands Select class for ages 50+ with controlled Type 2 diabetes (oral meds or GLP-1s)	Better outcomes for a growing, often underserved market.
Modified Third Party data and scoring	Faster decisions and increased instant approval rates

What This Means for You:

- More opportunities
- Better rate outcomes across a broader range of clients
- Faster, smoother approvals

Our all new platform supports you from quote to policy issue to boost your effectiveness and help you deliver the convenient experience that your clients expect.

Quote and Apply Now

26-4117