

# Lifestyle Lessons

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## Extra Pounds, Higher Life Insurance Rates

The cost of life insurance relies on a number of factors, but none carry a greater weight than, well – your weight. Because underwriters see overweight or obese applicants as high-risk, many will deny requests for coverage or simply charge life insurance rates that are extremely high.

### Why Size Matters

#### *Your Body Mass Index (BMI)*

Most insurance companies will judge how much body fat you're carrying by calculating your BMI. By using your height and your weight in this calculation, they can determine whether applicants are overweight or obese. Typically, life insurance providers will consider an applicant overweight if their BMI is anywhere between 25 and 29.9. Anything over 30 is considered obese.

It usually holds true that as your BMI increases, so will your life insurance rates. But if an applicant's BMI is very low, at the point of being underweight or malnourished, their life insurance rates can still increase substantially as well.



## Healthy Hints

The Centers for Disease Control and Prevention reports that nearly 35 percent of American adults are classified as obese, putting them as “high risk” to life insurance providers. Find the lower life insurance rates you desire by maintaining a balanced diet and exercising regularly.

#### *Being Overweight Costs More than Money*

Not only will you have to spend more on life insurance, being overweight or obese puts you at risk for the following conditions:

- Coronary heart disease
- High cholesterol (dyslipidemia)
- Gallbladder disease
- Hypertension, or high blood pressure
- Osteoarthritis
- Respiratory problems
- Stroke
- Type 2 diabetes

Avoiding or eliminating the risks associated with these conditions starts with a well-balanced, low-fat diet and maintaining a healthy body.

- Avoid high fat foods that contain large amounts of calories. Instead, opt for foods rich in protein, vitamins and nutrients.
- Monitor your caloric intake. Your ideal daily calorie needs will depend greatly on your age, body size, gender and activity level. Women ages 23 to 50 need an average of 2,000 calories per day while men in the same age group require about 2,700 calories per day.
- Visit [www.choosemyplate.gov](http://www.choosemyplate.gov) to learn more about healthy eating habits that will keep you trim and well.

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