

LIFESTYLE

LESSONS



How Your Weight Affects Your Life Insurance Costs

The cost of life insurance relies on a number of factors, but none carry 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. Read on to learn more about why your weight matters in the scope of life insurance costs.

BMI and Life Insurance

Most life insurance companies will judge how much body fat you're carrying by calculating your body mass index (BMI). By using your height and your weight in this calculation, they can determine whether applicants are overweight or obese.

A BMI between 25 and 29.9 is considered overweight, which can lead to higher life insurance rates. A BMI over 30 is considered obese, which can lead to even greater rates or a denial of coverage altogether. If an applicant's BMI is very low (under 18.5)—at the point of being underweight or malnourished—their life insurance rates can increase substantially as well.

Maintaining a Healthy Weight

Not only will you have to spend more on life insurance, being overweight or obese puts you at risk for conditions like coronary heart disease, Type 2 diabetes, high cholesterol and more. Use the following tips to achieve a well-balanced diet and a healthy body:

- Avoid high-fat foods that contain large amounts of calories.
- Monitor your caloric intake. Your ideal daily calorie needs will depend greatly on your age, gender and activity level.
- Visit www.choosemyplate.gov/ to learn more about healthy eating habits that will keep you trim and well.

Don't Become Another Statistic

The Centers for Disease Control and Prevention reports that nearly 35% of American adults are classified as obese, making them high-risk applicants to life insurance providers. Nevertheless, eating a balanced diet and engaging in regular exercise can help you keep your weight—as well as your life insurance costs—under control.

For additional lifestyle and well-being guidance, contact us today.

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