



# Lifestyle Lessons

Life insurance premiums are calculated after looking at an individual's health risk factors, such as tobacco use, cholesterol level, obesity, diabetes and family history of underlying medical conditions. While some aspects of your life insurance expenses are out of your control, modifying certain lifestyle factors can help reduce your premium and make you healthier. Keep reading to learn more about how life insurance premiums are calculated and what you can do to lower yours.

When applying for life insurance, you will be asked to provide information about your medical history and take a physical examination.

If you are not completely truthful about your medical history, you may lose your policy or, when you die, your dependents may be denied benefits. Therefore, you must tell the truth throughout this process.

For the examination process, a medical professional hired by the insurance company will typically conduct the exam. This person will check your weight, blood pressure and other vital signs that indicate your current health status.

After the application process, the insurance company will determine your premium. Keep in mind that there are lifestyle habits that you can alter to lower your premium. For instance, you could:

- Stop smoking
- Avoid drinking excess alcohol
- Lose weight by maintaining a balanced diet and getting routine exercise
- Improve your cholesterol levels
- Take any necessary medications regularly

If you have taken the steps to improve controllable health risks since obtaining your life insurance policy, you should contact the insurance company and ask about lowering your premium.

Don't ignore the importance of living a healthy lifestyle. Eating balanced meals, exercising regularly and quitting unhealthy habits can all help you avoid experiencing preventable complications (e.g., smoking-related asthma)—all while lowering your life insurance costs in the process. For additional lifestyle and well-being guidance, contact us today.

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