

# Reduce health risks, qualify for lower life insurance rates



If you've ever been diagnosed with high blood pressure or high cholesterol, you might think it would be hard to get life insurance, much less afford it. You might *think* that's true. But you'd be wrong.

Life insurance providers know how effective drug treatments and lifestyle changes can be in managing even serious health-risk factors. As long as recent exams show your conditions are under control, a past diagnosis won't doom your chances of getting life insurance or even qualifying for preferred rates.

Underwriters pay particular attention to a set of factors sometimes called "metabolic syndrome." When a patient combines high blood pressure, a large waist size, elevated blood sugars, high triglycerides, and low HDL relative to LDL cholesterol levels, his or her risk of heart disease and stroke increases significantly.

If it's been awhile since you strapped on a paper gown, schedule an appointment with your doctor for a physical. If a problem turns up, he or she likely can prescribe a drug or lifestyle change that will bring your readings to normal within six to 12 months.

Improvements in your health could even reduce the costs for life insurance you already have. For example, a 35-year-old nonsmoking man with a \$100,000 Promise Term policy (20-year term) could save about 32% on premiums by demonstrating he's permanently lowered his cholesterol reading from 300 to 180. Given the same profile, a 25-year-old would save 27% and a 55-year-old would save 34%. To learn more, call PEMCO Life Insurance Company today at 1-800-GO-PEMCO (1-800-467-3626).

## Tip the odds in your favor

While women tend to worry more about breast cancer, they're statistically *six times more likely* to die from a heart attack. In fact, among *both* sexes, cardiovascular disease claims more lives than the next four leading causes of death combined: cancer, respiratory disease, accidents, and diabetes.

Currently, one in three adults has some form of cardiovascular disease (high blood pressure; history of heart attack, angina, or stroke; heart failure, or congenital cardiovascular defects). Sixty-five percent of adults are overweight or obese.

The American Heart Association lists these steps on its risk-reduction checklist for heart attack and stroke:

**Don't smoke.** It's the No. 1 preventable cause of serious illness such as heart disease, stroke, lung cancer, and emphysema.

**Get active.** Exercise reduces blood pressure, cholesterol levels, and aids weight control.

**Eat better.** So-called "bad fats" contribute to atherosclerosis, a primary cause of heart attack and stroke. Too much salt raises blood pressure in some people.

**Lose weight.** Depending on your starting weight and other factors, cardiologists say shedding as little as eight pounds can yield significant health improvements.

**Avoid excess alcohol.** While a drink or two a day may help increase "good" HDL cholesterol, heavy drinking wreaks havoc with your body.

**Have regular medical check-ups** to ensure you catch dangerous changes in blood pressure, cholesterol, and glucose levels in their earliest stages.

PEMCO LIFE INSURANCE COMPANY  
325 EASTLAKE AVENUE EAST  
SEATTLE, WASHINGTON 98109

1-800-GO-PEMCO  
(1-800-467-3626)  
[www.pemco.com](http://www.pemco.com)