

## Your Weight and Term Life Insurance Quotes

For some people, losing weight is pure vanity. Some people make the decision that they want to look better and feel better. For others, losing weight is a crucial health issue. Unfortunately many people fail to associate term life insurance quotes with weight and obesity and some find themselves with high life insurance rates, without knowing why they are so high. There is hope however that for those who are overweight, losing weight can actually lower your term life insurance quotes.

Term life insurance quotes are based on several factors and the weight of an applicant is one of those factors. In America, weight has never been scrutinized as much as it is at the present. People are slowly beginning to realize the incredible negative affect that being overweight can have on the human body. The US has become the most obese nation in the world and the percentage of people who are obese is rapidly rising in America.

Since life insurance companies factor in health when providing term life insurance quotes and rates, it's easy to see why premiums fluctuate with weight. Insurance companies want their clients to live a long and healthy life, because this reduces the percentage possibility that the company will have to pay out because of death. And since weight effects health and therefore affects life span, weight can be seen as a danger and it factors in the term life insurance quotes.

Losing weight can do wonders for your term life insurance rates. There is one main tip that you need to be aware of when applying for term life insurance. You cannot be forced to take a new medical exam once you've already completed the mandatory one. What you can do, however, is that you can request a new medical exam at any time, and as often as you want. For those who already have term life insurance policies, this can be beneficial. If you've lost enough weight, you may be within the healthy weight threshold, and may have your term life insurance rates adjusted.

## About the Author

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