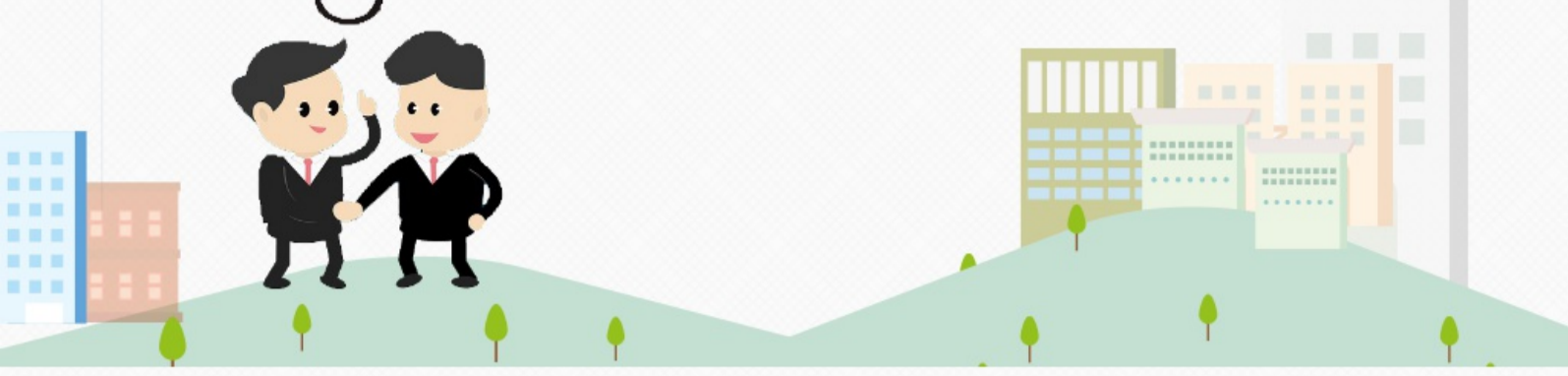


Factors That Affect

Life Insurance



Age



Gender



Smoking



Weight



Alcohol Consumption



Health History



Occupation

Age

It may be cheaper to get a life insurance when you are young, because you are likely to be more healthy and in good shape.

Health Conditions

You may be required to undergo a medical test before applying for a life insurance. High cholesterol or sugar levels may incur more charges.

Family History

Your family's health history may also be considered to assess your life span and may affect your coverage as well as premium.



Smoking

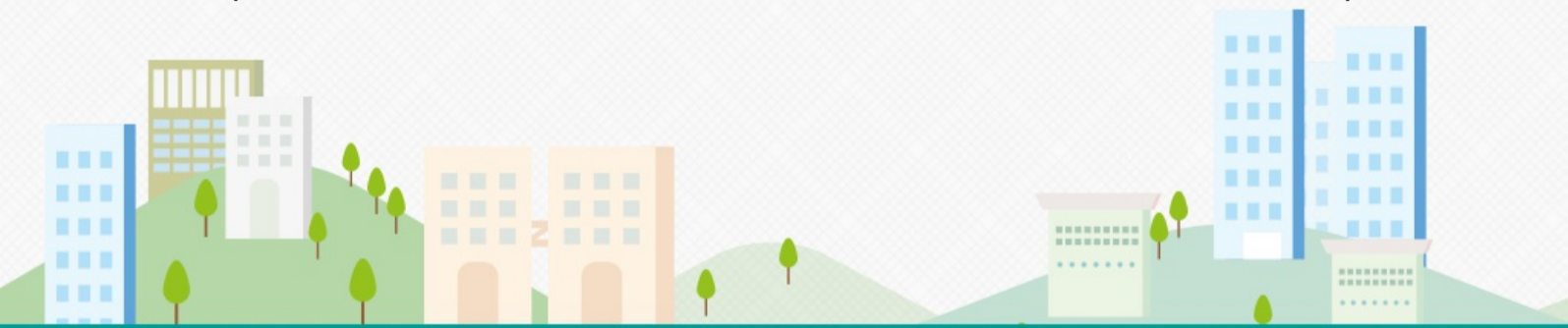
Smoking puts you at a higher risk of acquiring health problems and therefore, you may have to pay higher premiums.

Lifestyle

If you are constantly engaged in activities that put your life in danger like mountain climbing, car racing, river rafting etc. you will have to pay more insurance premium.

Driving Record

If you have been consistently involved in traffic convictions or involved in many road accidents, you are likely to pay more premiums.



5 million U.S. households had life insurance coverage in 2016.

FACTS

41% of Americans do not carry any life insurance.

Presented By
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