

Insuring your life, naturally

A healthy lifestyle is a smart investment in the future, not only for you but also for your family. What does science say an individual can do to improve their chances of longevity?

Insurance companies rely on 'big data' to accurately forecast longevity and disease statistics, particularly for the pricing of life insurance and other health-related coverage. Such data can be so detailed that some insurers are able to predict our likely health issues and weight struggles according to the suburb in which we live.

But life tells us that human beings are anything but average – as individuals we are able to change our behaviour to separate ourselves, health-wise, from the people next door. Science tells us how.

Diet data

Red meat consumption has been connected with an increased risk of heart disease, stroke and diabetes, but the link is not so simple. Studies from Harvard University¹ found that people who eat more processed red meats (such as sausages, salami, bacon, cold cuts) are likely to experience a higher incidence of heart disease, stroke and death.

Unprocessed red meats, such as quality cuts of beef, pork and lamb, have been shown to cause just a slightly higher risk of heart disease.² So avoiding processed red meat and limiting unprocessed red meat, whilst ensuring your diet includes a mix of fruit, nuts, fish, poultry, vegetables and whole grain products,³ is a very good start.

Also consider portion size. Larger food servings don't just provide more calories, they also encourage us to eat more in general and make us underestimate how much we are eating as we do so.⁴ Eating slowly and mindfully from smaller plates, at a table with family rather than in front of the television, allows us to judge more effectively when we have had enough.

Get out and about

The human body is made to move and when it does not, issues such as type 2 diabetes, cancer and cardiovascular disease become more prevalent. According to Better Health Victoria,⁵ regular exercise also helps to manage weight, lower blood cholesterol, lower blood pressure, strengthen bones and muscles, increase energy and improve mood. Exercise can even be an important factor in the battle against depression.

There are further benefits to exercising outside. Cancer Council Australia⁶ says while over-exposure to sunlight can cause skin cancer, a healthy balance is required to maintain Vitamin D levels. Lying on a beach is not recommended but short walks outdoors, such as walking during lunch breaks, can make a real difference.



Promote family fitness

If your family and/or friends are keen to live a healthy lifestyle, you'll be more likely to do so, too. Exercise and healthy living can lead to higher-quality time together with those you care about, meaning more time away from things that can cause you stress.

Such a lifestyle also keeps you off the lounge and office chair. Sitting is increasingly connected to negative health effects. A recent study published in the *Annals of Internal Medicine*⁷ said prolonged sedentary time was associated with higher disease incidence, mortality and hospitalisation, regardless of other physical activity.

Life insurance is a good method of providing immediate, real and measurable cover for your loved ones. But when you combine it with a suitable and balanced diet, an active lifestyle and a healthy family outlook, you'll find it can be possible to achieve both peace of mind and physical health, and potentially better premiums on your insurance policy.

1, 2 <http://www.health.harvard.edu/blog/new-study-links-l-carnitine-in-red-meat-to-heart-disease-201304176083>

3 <http://www.bidmc.org/YourHealth/HealthResearchJournals.aspx?ChunkID=496424>

4 <http://www.theatlantic.com/health/archive/2012/02/the-importance-of-portion-control/253580/>

5 http://www.betterhealth.vic.gov.au/bhcv2/bhcarticles.nsf/pages/physical_activity_its_important?open

6 <http://www.cancer.org.au/preventing-cancer/sun-protection/vitamin-d/how-much-sun-is-enough.html>

7 <http://annals.org/article.aspx?articleid=2091327>

Speak to us for more information

If you would like to know more, talk to your Count financial adviser. They can give you more detailed information on the best approach for your situation.

Important information

This document contains general advice. It does not take account of your objectives, financial situation or needs. You should consider talking to a financial adviser before making a financial decision. This document has been prepared by Count Financial Limited ABN 19 001 974 625, AFSL 227232, (Count) a wholly-owned, non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124. 'Count' and Count Wealth Accountants® are trading names of Count. Count advisers are authorised representatives of Count. Information in this document is based on current regulatory requirements and laws, as at 23 July 2015, which may be subject to change. While care has been taken in the preparation of this document, no liability is accepted by Count, its related entities, agents and employees for any loss arising from reliance on this document.