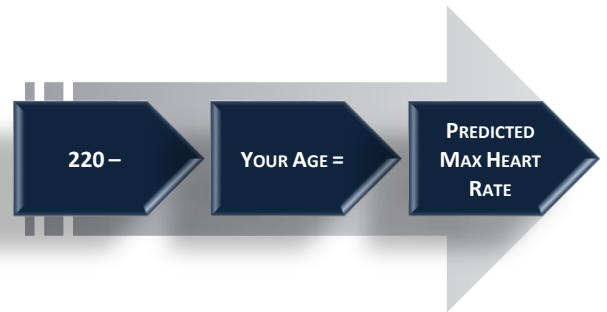


WHAT IS MAXIMUM HEART RATE?

The maximum heart rate is the highest your pulse rate can get. To calculate your **predicted maximum heart rate**, use this formula:

(Example: a 40-year-old's predicted maximum heart rate is 180.)

Your actual maximum heart rate can be determined by a graded exercise test. Please note that some medicines and medical conditions might affect your maximum heart rate. If you are taking medicines or have a medical condition (such as heart disease, high blood pressure, or diabetes), always ask your doctor if your maximum heart rate/target heart rate will be affected.



WHAT IS TARGET HEART RATE?

You gain the most benefits and decrease the risk of injury when you exercise in your target heart rate zone. Usually this is when your exercise heart rate (pulse) is 60 percent to 85 percent of your maximum heart rate. Do not exercise above 85 percent of your maximum heart rate. This increases both cardiovascular and orthopedic risk and does not add any extra benefit.

When beginning an exercise program, you might need to gradually build up to a level that is within your target heart rate zone, especially if you have not exercised regularly before. If the exercise feels too hard, slow down. You will reduce your risk of injury and enjoy the exercise more if you don't try to over-do it.

To find out if you are exercising in your target zone (between 60 percent and 85 percent of your maximum heart rate), use your heart rate monitor to track your heart rate. If your pulse is below your target zone (see the chart below), increase your rate of exercise. If your pulse is above your target zone, decrease your rate of exercise.



MAX AND TARGET HEART RATES	AGE	PREDICTED MAX HEART RATE	TARGET HEART RATE (60-85% OF MAX)
	20	✓ 200	120-170
	25	✓ 195	117-166
	30	✓ 190	114-162
	35	✓ 185	111-157
	40	✓ 180	108-153
	45	✓ 175	105-149
	50	✓ 170	102-145
	55	✓ 165	99-140
	60	✓ 160	96-136
	65	✓ 155	93-132
	70	✓ 150	90-128