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:

220 - Your Age = Predicted Maximum Heart Rate

(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 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.

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 80 percent of your maximum heart rate. Do not exercise above 85 percent of your maximum heart rate, which increases both cardiovascular and orthopedic risk and does not add any added 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 80 percent of your maximum heart rate), use your heart rate monitor to track your heart rate. If your pulse is below your target zone, increase the intensity of your exercise. If your pulse is above your target zone, decrease the intensity of your exercise.