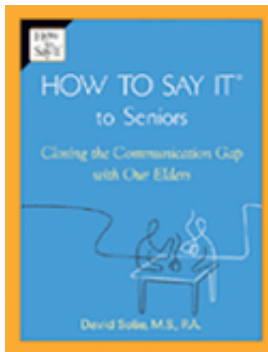


RiskTutor, Inc/ 818-591-3882

Benefits of Agent Tutor™

- Provide agents with the most current medical information they need to package and present their cases
- Provide agents with the most current medical information that will be of interest to their clients
- Provide agents with the most current medical information to improve their own health awareness

A “must read” for all agents working with older clients



About \$11.00 on Amazon.com

Ideal gift for baby boomer friends and family members

Will change the way you think and communicate with older adults

The Health of Americans 65 and older

The Merck Institute of Aging & Health (MIAH) and The Centers for Disease Control and Prevention (CDC) jointly released the third annual State of Aging and Health in America Report, which focuses on promoting healthy behaviors among Americans 65 and older. **These behaviors include eating a healthy diet, controlling weight and, most important, physical activity.**

The new report, which also features input from the Gerontological Society of America, says that **despite the proven health benefits of physical activity, one third of older adults are not taking part in any leisure-time physical activities.** Additionally, two-thirds of older adults are not eating the recommended five servings of fruits and vegetables a day.

And nearly one-fifth of older adults are obese, which is defined as at least 30 pounds above recommended weight.

Bottom Line: Documenting and presenting healthy behaviors in applicants 65 and over is an essential part of every agent's underwriting responsibility. Whether for life insurance or LTC coverage, agents must learn to ask the right lifestyle questions, gather the appropriate information, and present their findings to home office underwriters in a format that will assist their client in obtaining the best offer.

[Click here to view the full report](#)

Protein in the Urine: When is it a decline?

Urine specimens from applicants are used in the underwriting of life insurance. A microalbumin test evaluates urine for the presence of a protein called albumin. When it is found it is called proteinuria. In almost all cases the applicant has no symptoms (asymptomatic). The finding may reflect a serious disease of the kidney, liver or heart. How the underwriter views this finding will depend on the applicant's overall health history (i.e. hypertension, diabetes, etc.) and the amount of protein in the sample. In mild proteinuria in an applicant with an unremarkable health history, the most

logical step is to simply repeat the urine sample. In an applicant who is at risk for a more serious disease, the underwriter may ask for further assessment of the proteinuria (i.e. 24 hour protein collection) or elect to decline the case.

Bottom Line: Diabetics with proteinuria are universally declined for individual life insurance because the finding indicates advanced disease.

Diet Therapy to Reduce Heart Disease

Despite the success of “statin” medications in lowering LDL cholesterol, only a small percentage of patients with

Nuts—Nut consumption is associated with a reduction of LDL cholesterol. The disadvantage is their high fat content

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heart disease or those at increased risk are receiving treatment that follows the guidelines of the National Cholesterol Education Program. Dietary modification of saturated fat and cholesterol intake can have a significant impact on LDL. If dietary modification is added to a program of mild exercise, stress management, and smoking cessation, it is possible to actually reverse coronary disease ([see his link for more details](#)).

Current research indicates the following dietary modifications can reduce LDL cholesterol:

Soluble Fiber—A daily intake of 25-30 grams is recommended ([see this link for details](#)).

Plant Stanols and Sterols—Added to margarine, mayonnaise, or olive oil, stanols and sterols can have an additive effect on other diet modifications or statins ([see this link for more details](#)).

that can add extra calories. There is evidence that nut consumption can reduce the incidence of sudden cardiac death ([see this link for more details](#)).

Soy Protein—When soy protein is combined with soluble fiber, plant stanols and sterols, and nuts (called the “portfolio diet”), its additive effect on lowering LDL cholesterol can be significant ([see this link for more details](#)).

Bottom Line: Statin medications lower LDL cholesterol but they also have side effects. The goal is to use the smallest dose of statin medication to achieve the desired reduction in LDL cholesterol with minimal side effects. Dietary modifications offer a way to lower cholesterol that “partner” with exercise, stress management, weight loss, and statins.

Medication Tutor™

Inspra (eplerenone) was released in 2002 to treat hypertension. **However, it is also approved to treat congestive heart failure following a heart attack (myocardial infarction).** Its RiskTutor classification is **YELLOW** (underwriting concerns).

Bottom Line: If an applicant is taking **Inspra**, it is important to find out the reason it was prescribed. In applicants who have had a previous heart attack, the use of **Inspra** may indicate ongoing congestive heart failure. **Congestive heart failure is universally a decline for individual coverage.**

The RiskTutor Advantage...

RiskTutor offers a wide variety of underwriting and coaching resources for agents. Custom branded websites, exceptional speakers for agent’s meetings, unique client seminar programs, and the most effective underwriting screening program in the industry are just a few of our resources.

If you would like to more about how RiskTutor can help your agency or organization, send us an email at rtutor1@ix.netcom.com or call us 818-591-3882.