

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

Lethal ECG and Echo Combination Finding

A study in the April 2004 journal Hypertension reminds us of how important the resting ECG and a standard echocardiogram can be in identifying high-risk applicants.

The study involved 2193 patients, mostly in their 50s and 60s, with nearly two-thirds of them women, who underwent a routine resting ECG and a standard echocardiogram. Over the next three years, 57 of the patients died of heart disease and 169 died of other causes.

Patients with ST depression on their resting ECG and enlargement of their left ventricle (LVH) were found to be six times as likely to die of heart disease within 3 years as people without these findings.

As important, the ST segment depression noted in these patients was not severe enough to be of concern to most health care providers.

Bottom Line: The resting ECG is a staple of the life insurance industry. However, they must be assessed in the context of the applicant's other cardiac risk factors (i.e. smoking, hypertension, obesity, and diabetes). Don't be surprised if life insurance companies start ordering resting echocardiograms on applicants who demonstrate ST depression on their rest ECG and have other risk factors for heart disease. For an overview of the resting ECG and standard echocardiogram go to [Medical Testing Tutor](#).

Finding Prostate Cancer Five Years Earlier

There are 1,300,000 prostate biopsies done each year in the United States. Of these biopsies, only 300,000 are positive for prostate cancer. Now a new test may reduce the number of biopsies and identify men with prostate cancer up to five years earlier than our current approaches.

A team at the University of Pittsburgh Cancer Institute has developed the new test called EPCA. In a study the researchers compare normal prostate tissue and prostate tissue from men who had “negative” biopsies (i.e. no cancer) but went on to eventually have prostate cancer. The normal

tissue from the control group did not have the EPCA antigen, while the tissue from men who went on to develop prostate cancer did.

Bottom Line: With PSA proving to be an unsatisfactory screening tool for prostate cancer, new blood tests, like EPCA, may prove to be a better way to discover prostate cancer years earlier than we can today.

[Click here to read more information about this study.](#)

Older Patients, Hypertension, and Salt

As people get older, the incidence of hypertension climbs steadily so that by age 75 most Americans develop the

Bottom Line: Agents do advise clients on how to prepare for their life insurance examination (i.e. reduce caffeine intake).

[Click here](#) to read what reviewers are saying and much more...

condition.

A recent study from The American Journal of Cardiology demonstrated that reducing sodium intake consistently lowered blood pressure but the effect was more pronounced in older patients.

It may also make sense to ask them to avoid foods high in salt that could lead to inaccurate blood pressure readings. Applicants are anxious enough about their insurance exam without having excessive salt intake making matters worse. [Click here to view RiskTutor's Client Guide for an Insurance Examination.](#)

Medication Tutor™

Cymbalta (duloxetine) is a new antidepressant that is related to drugs like **Celexa**. In addition to being approved by the FDA for the treatment of depression, **Cymbalta** is also approved for the treatment of pain causes by diabetic neuropathy.

The dual use of this medication changes

its RiskTutor classification from **GREEN** (minimal underwriting concerns) to **YELLOW** (underwriting concerns).

Bottom Line: You can no longer assume that antidepressant medications mean the applicant has depression. With medications like **Cymbalta**, agents need to ask about its possible use for pain management.

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 tutor1@ix.netcom.com or call us 818-591-3882.