



SENIOR FOCUS

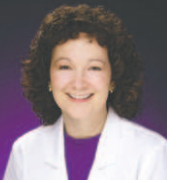
Not For Seniors Only

A Guide to Healthy Living

Q: Sulfa allergies

Ask...

Dr. Louise



She stalked up to the counter with a pill bottle in her hand. "I can't take this medicine, it has SULFA in it, it says so right here on the label! I KNOW I told the doctor that I'm allergic to sulfa. What were you thinking?"

"Ma'am, see the label there? It says SULFATE, not SULFA. They sound similar but they're NOT the same thing at all. This particular medicine is a sulfate, which means that one part of the medicine is a salt with some sulfur in it. That salt part isn't an active part of the medicine; it's just the way it's made. People allergic to sulfa, like you, take medicines like this with sulfate in them all the time, and they don't have any problems."

"People who've had a bad reaction to a sulfa drug are allergic to a type of antibiotic called a sulfonamide. I can't guarantee that you won't react to this medicine, but if you do, it will be the OTHER part of the medicine that'll be the problem, not the salt part."

When someone reports to their doctor or pharmacist that they are allergic to sulfa, it usually means that they've had an allergic reaction to an antibiotic containing sulfa. Sulfa-containing antibiotics are called sulfonamides because they contain a particular grouping of sulfur, oxygen, nitrogen and hydrogen molecules called a sulfonamide moiety. It's the shape of how those molecules fit together that triggers the reaction, not the fact that it contains sulfur.

There are three general types of sulfonamide compounds, each with a different chemical structure: the sulfonarylaminines which include the sulfa antibiotics, the nonsulfonarylaminines, and a third category called sulfonamide moiety-containing drugs.

People who have a true allergy to sulfonamide antibiotics don't have to avoid the other 2 groups of sulfonamide medicines because the evidence available shows that cross-sensitivity or cross-reactivity between the groups is not very common. However, people who have experienced an allergic reaction to a sulfonarylamine antibiotic are more likely to experience allergic reactions to the other types of sulfonamide medicines, but this is because they tend to have more allergies, not because of any direct cross-sensitivity or cross reaction with the others.

Only about 3% of the general population has a true allergy to sulfa antibiotics. If you are one of them, you should definitely avoid the sulfa antibiotic sulfamethoxazole and anything that contains it, like the very common antibiotic combination trimethoprim-sulfamethoxazole. With 11 syllables to pronounce and spell, trimethoprim-sulfamethoxazole is often referred to by its older brand name Bactrim® or Septra® or even abbreviated

altogether as TMP-SMX or SMX-TMP.

People who experience an allergic reaction to a sulfonamide antibiotic usually notice a red, raised itchy rash, but sometimes it can progress into a serious, even life-threatening reaction affecting deeper layers of the skin and even other organs. Anyone who has had a severe or life-threatening reaction to any medication, not just sulfamethoxazole, should always let their doctor and pharmacist know, because people who get a serious allergic reaction to one medicine are more likely to react to other medicines.

Another type of reaction that is often confused with allergy to sulfa is sensitivity to sulfites, which can cause trouble breathing in sensitive people. Sulfites are preservatives used in foods, wines and some medicines like eye drops. Once used widely on fruits and vegetables to combat bacteria, they are now restricted and the Food and Drug Administration (FDA) requires any foods, wines or medicines using sulfites say so on the label.

Dr. Louise Achey, Doctor of Pharmacy is a 38-year veteran of pharmacology and author of *Why Dogs Can't Eat Chocolate: How Medicines Work and How YOU Can Take Them Safely*. Your questions and comments are always welcome at www.AskDrLouise.com ©2017 Louise Achey

4 Tips to Help You Take Sulfa Drugs Safely:

1. Sulfates sulfur, and sulfites are chemically unrelated to sulfonamides and sensitivity to one doesn't mean that you will automatically react to the others.
2. People with asthma are more likely to have sensitivity to sulfites, which are preservatives found in foods, wines and in some medicines like eye drops. You can check the label to see if sulfites are present, as the FDA requires that any food or medicine preserved with sulfites to be labeled to reflect that.
3. The most commonly prescribed sulfa antibiotic is trimethoprim-sulfamethoxazole, which is often too long to say or fit on a prescription label. Watch for it as Bactrim®, Septra®, or abbreviated as either TMP-SMX or SMX-TMP.
4. If you have a serious or severe reaction to ANY medicine you are more likely to have a reaction to another medicine, regardless of whether it is related to the first one. Make sure all of your medical providers and pharmacies know ALL of your allergies and the type of reaction you had with them.

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Four simple steps toward better heart health

(BPT) - A single choice doesn't matter most of the time. Having dessert one night, taking a walk on another night and deciding to skip an outing with friends aren't life changing choices. A daily choice is small, like a pebble. But like pebbles, when you keep reaching for the same choices, they can amass into something significant.

If you want to improve your heart health, science tells us that making simple lifestyle changes can make a huge difference. And better heart health is undoubtedly on the minds of many Americans. One in three adults live with one or more types of cardiovascular disease, according to a review published in the journal *Circulation*. Over time, changes in the heart and blood vessels can lead to a host of devastating problems, including heart attack, heart failure and stroke.

But the good news is you can make some lifestyle changes to reduce your risk and make yourself healthier. The effort doesn't have to be perfect and you don't need to sign up for an expensive complicated plan. If you make a commitment to reach for healthy choices more often than the alternatives, you and your doctor will start to see a difference. Here are four tips to get there.

Don't chase diet fads: Stick with a Mediterranean-based diet, which is based on simple, whole, healthy foods, like fruits, vegetables, beans, nuts, olive oil and fish. The upside is the Mediterranean diet checks off many boxes in terms of achieving better health. It promotes heart and brain health, weight loss, cancer prevention, and diabetes prevention and control. Recent research also shows it can reduce the risk of stroke. In 2013, a study in the *New England Journal of Medicine* said switching



(BPT)

to a Mediterranean diet can prevent 30 percent of heart attacks, strokes and heart disease deaths in high risk people.

Get more exercise: The recommendations are very simple here. The Surgeon General recommends 2.5 hours of moderate intensity each week for good heart health. That's just over 20 minutes a day. While some people love the idea of getting super fit with an intense program, the truth is that all it takes is simple changes. Visit your doctor to find out what is safe for you, and make a list of activities you enjoy doing, whether it's walking in the woods or taking a leisurely bike ride. Then make a plan to make these outings a part of your routine.

Find a friend: This surprising but true tip has some truth. Seeking companionship, whether it's through an outing with a friend, joining a club or attending a family member's school function can add up to good heart health. Without community and companionship, depression is more likely to set in, which is linked to higher rates of heart disease. Though it may be easier and tempting to stay in, especially during cold weather, choosing companionship can be positive for heart health.

Be informed: When it comes

to your body, knowledge empowers you to make decisions to improve your health. Consult with your doctor, so you can make that targeted plan to improve your health. In addition to knowing your blood sugar, blood pressure, weight and cholesterol, consider adding vascular screening to the list. This screening looks for fatty buildup in the arteries, which can lead to serious conditions such as stroke, peripheral vascular disease and carotid artery stenosis.

Yet, many people are missing out on an important opportunity to be informed about their artery health, because vascular screenings are not typically covered by insurance. Luckily, there's an affordable way for you to know your risk. Life Line Screening performs affordable testing in community settings throughout the country. The process is simple, safe and convenient, you will get your own results pack that you can review and bring to your doctor. In addition, you can sign up for a newsletter delivered to your inbox containing up-to-date, research-backed tips to help you maintain your health.

To find out when a Life Line screening clinic may be scheduled in your area, visit www.lifelinescreening.com or call (877) 754-9631.

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The key to good care giving: A healthy caregiver

(BPT) - It is estimated that more than 15 million Americans provide unpaid care for people with Alzheimer's and other dementias. For the vast majority, the deeply personal responsibility of caring for a loved one with a devastating disease constitutes a "labor of love," but caregiving can take a severe emotional and physical toll on those providing it.

In fact, 59 percent of family caregivers of people with Alzheimer's and other dementias rate their emotional stress as high or very high, according to the Alzheimer's Association.

A leading contributor is the fact that caring for a person living with Alzheimer's or another dementia poses special challenges. People in the middle to later stages of Alzheimer's disease experience losses in judgment, orientation and the ability to understand and communicate effectively, leaving family caregivers to help manage these issues.

An even greater stressor for many, however, are the personality and behavioral changes that accompany the disease.

"With Alzheimer's disease, family and friends experience a series of losses," says Ruth Drew, director of Family and Information Services at the Alzheimer's Association. "Watching a family member gradually lose their abilities day by day is extremely painful and stressful."

Caregiver stress warning signs

Given that people with Alzheimer's typically live four to eight years after diagnosis, it's important for caregivers to take steps to protect their own health. Managing caregiver stress is essential and benefits both the caregiver and the person under their care. An important first step is recognizing common warning signs, including:

- * Denial about the disease and its effect on the person who has been diagnosed.
- * Anger at the person with Alzheimer's or frustration that he or she can't do the things they used to be able to do.
- * Social withdrawal from friends and activities that used to make you feel good.
- * Anxiety about the future and facing another day.
- * Depression that breaks your spirit and affects your ability to cope.
- * Exhaustion that makes it nearly



(BPT)

impossible to complete necessary daily tasks.

"It's normal to feel guilty, angry or even abandoned when someone you care about has Alzheimer's disease," Drew says. "It's so important to recognize these feelings and get the support you need, so you don't put your own health at risk."

Stay healthy by managing stress

To help manage caregiver stress, the Alzheimer's Association offers these suggestions:

- * Find time for yourself. It's normal to need a break from caregiving duties. No one can do it all by themselves. Consider taking advantage of respite care or help from family and friends to spend time doing something you enjoy.
- * Become an educated caregiver. Understand the disease, its progression and accompanying behavioral and physical changes. Know resources in your community that can help.
- * Build a support network. Organize friends and family who want to help provide care and support. Access local support groups or online communities to connect with other caregivers. If stress becomes overwhelming, seek professional help.
- * Take care of yourself. Try to eat well,

exercise and get plenty of rest. Making sure that you are healthy can help you be a better caregiver.

* Accept changes. Eventually your loved one will need more intensive kinds of care. Research care options now so you are ready for the changes as they occur.

* Know you're doing your best. It's normal to lose patience or feel like your care may fall short sometimes. You're doing the best you can. For support and encouragement, consider joining an on-line or in-person support group.

It's important that caregivers not isolate themselves, Drew said. Help is available.

"No one should go through caring for someone with Alzheimer's alone and no one has to," Drew says. "Connecting with other caregivers and support organizations can help you find the information, resources and emotional support needed to help stay physically and emotionally strong so you can take care of yourself while you provide care to others."

For 10 tips on managing caregiver stress view this infographic. To learn more about Alzheimer's disease and to find resources for caregivers, families and people living with the disease, visit www.alz.org, the website of the Alzheimer's Association.



Why eating breakfast boosts your health

(BPT) - Want to make 2017 the year you focus on your health? Wellness goals are admirable throughout the year, but too often well-meaning people make a common mistake that sabotages their efforts: they skip breakfast.

It's a daily choice that millions of people shrug off as no big deal, but research proves breakfast is an important component in how you feel throughout the day. Fueling up solely on java may perk you up momentarily, but it doesn't do the trick long-term.

Consider these five reasons why breakfast boosts your health and should not be ignored.

Encourages healthy choices

People who eat breakfast tend to make healthier choices throughout the day. According to MayoClinic.org, "People who eat breakfast tend to eat a healthier overall diet, one that is more nutritious and lower in fat. In contrast, people who skip breakfast are more likely to skip fruits and vegetables the rest of the day, too." Try starting the day with 100-calorie Thomas' Light Multi-grain English Muffins.

Sets a good example

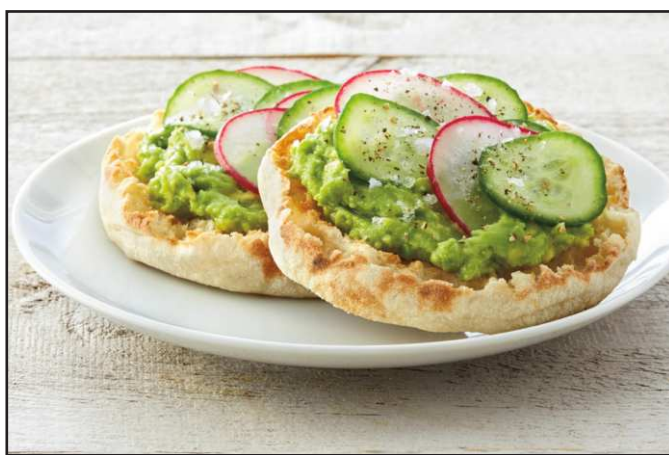
When you eat breakfast, it sets a good example for your family. Plus, sitting down to a nutritious meal is a positive way to start the day together. You're helping your kids form healthy habits that will benefit them with increased focus and energy at school, ensuring they can do their best academically.

Try this easy 5-minute recipe to start your morning. For more nutritious breakfast recipes, visit thomasbreads.com/recipes.

Greek Yogurt English Muffin

Ingredients:
1 Thomas' Light Multi-Grain English Muffin
Plain Greek yogurt
Sprinkle of granola
Handful of blueberries
Honey for drizzling

Directions:
Split and toast English muffin. Let cool slightly, then top with yogurt, granola and berries. Drizzle with honey for an added touch of sweetness. Serve with more blueberries and strawberries, if desired.



(BPT)

Awakens your metabolism

When you eat breakfast, you "break the fast" from your sleep periods and give your metabolism a wake-up call. When you sleep, your metabolism slows and you burn fewer calories while you rest. By eating a nutritious breakfast, you are sparking your internal engine so it burns calories and gives you more energy throughout the day.

Helps you focus

Hunger can make people irritable and it's hard to focus on work when your stomach is grumbling. By eating a balanced breakfast of fat, protein and fiber, the food is processed into energy, allowing you to feel fuller longer.

Steadies the burn

When you skip breakfast, the body panics for nutrition, so come lunch you tend to overeat. This in turn overwhelms the metabolism and you end up with peaks and pits of energy throughout the day. For steady energy and efficient calorie-burning, eat a nutritious breakfast and other meals on schedule.



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A workout to improve movement and prevent injury

(BPT) - Exercise is good for everyone, but seniors with mobility or balance issues may wonder what kind of exercise they can do that will be safe, easy and effective. Jogging outdoors, running on a treadmill or lifting weights at the gym aren't always practical - or enjoyable - activities for everyone. However, one type of exercise works for everyone, no matter your age or ability, because it relies on improving practical movements often involved in everyday activities.

"Natural movement is universal, and it's about bringing movement back to the basics," says Bradly Prigge, wellness exercise specialist with the Mayo Clinic's Healthy Living Program. "It's not about following the latest fitness craze or learning the newest secret to weight loss. Natural movement is about connecting with your body and cultivating an awareness of your full abilities."

Rather than engaging in strenuous activity for its own sake alone, natural movement training emphasizes improv-

ing the efficiency of practical movements which can include rising from a seated to a standing position, getting up off the floor, crawling, stepping under or over objects, and more. The objective, Prigge explains, is not just to improve health but also enhance how well you can perform each movement.

Efficient movement can help with balance, inspire more healthful activity, and provide practical benefits in everyday life - all of which are especially valuable to seniors facing mobility or health challenges.

"The practice and training of movement shouldn't feel like a chore or something you have to do," Prigge says. "Rather, it should empower and liberate you, and, as a result, enhance your life. Natural movement training can help improve your strength, mobility and conditioning, but they're not the direct goal. Those improvements are the result of practicing and developing movement skills that are directly transferable to real world situations, like rising from a seated to

a standing position, walking with balance and confidence, and lifting a bag of groceries without injury."

Natural movement is for everyone because at its most basic level it incorporates movements that are instinctual to all humans. For example, a natural movement workout might include crawling on your hands and knees for 30 seconds to a few minutes, sitting on the floor and swiveling hips and knees to facilitate standing up, or balancing while walking across a beam.

"I realized just how organic this type of exercise is after attending a natural movement training class," Prigge says. "I came home and saw my 2-year-old daughter doing the same kind of moves I'd just learned in training, without anyone teaching her to do them."

Prigge offers some advice for making the most of your natural movement workout:

* Pay attention to your movement and strive to devel-

op awareness of your body's sensations, and how different movements feel. For example, where do you feel pressure and/or tension in your body when making a particular move? How does shifting your body weight or changing position alter those sensations?

* Only perform movements and positions that your body allows without producing pain. Just as walking, sitting, standing and other everyday movements shouldn't cause pain, your natural movement workout should also be pain-free.

* It's alright - and even advisable - to use your hands for support or raise your hips with bolsters or pillows until you develop greater mobility and strength.

* Be kind to yourself and realize it is important to meet yourself where you currently are, rather than where you used to be or feel you should be.

To learn more about natural living and the Mayo Clinic Healthy Living Program, visit healthyliving.mayoclinic.org.

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What to do when a senior loved one wanders

(BPT) - Virtually all parents have experienced the terror of looking up from what they were doing only to realize their child has wandered off. Your pulse races, your heart pounds and you can't relax until your child is back in sight. As children grow up, they learn to stay put - or at least let you know where they're going - and your fears fade.

If you become a caregiver for a parent, grandparent or other loved one with dementia, you may find yourself having the same fear if your loved one begins to exhibit a concerning symptom - getting lost or wandering.

The Alzheimer's Association says six out of 10 people with Alzheimer's experience episodes of wandering. The behavior can take many forms, from leaving the house without telling anyone to leaving and then becoming too disoriented to find their way home. Wandering can also occur at night, when a person with Alzheimer's gets out of bed and wanders inside the house - or more concerning,

or thirsty, or feeling lonely?

Is an undiagnosed medical problem, such as a urinary tract infection, prompting the person to get out of bed at night?

Sleep patterns change as we age, and those changes can be



(BPT)

that up to half of those who wander will suffer serious injury, or even die, if not found within 24 hours. It's important for caregivers to understand why and how wandering happens, when it occurs and what they can do to prevent or minimize occurrences."

Why wandering occurs

To understand why your loved one may be wandering, look for a pattern, Holt Klinger advises. Does he wander at a particular time of day or night? Is she trying to communicate with you? Do they have an unmet physical or psychological need, like being hungry

pronounced and concerning for people with dementia.

Common coping strategies for night-time wandering include:

- * Help people living with Alzheimer's differentiate between day and night by making sure they're exposed to plenty of natural light during the day.
- * Encourage at least 30 minutes of exercise every day, but not within four hours of bedtime.
- * Discourage daytime sleeping by keeping people with Alzheimer's engaged in meaningful activity.
- * Avoid serving alcohol, caffeine or large meals as bedtime approaches.
- * Encourage a bathroom visit right before bedtime.
- * Avoid screen time (white light) directly prior to bedtime and use amber-colored night lights which do not disrupt REM sleep patterns.
- * Practice relaxation meth-

Wandering safety tips

Common coping strategies for night-time wandering include:

- * Hiding car keys. This can prevent loved ones from leaving the house, getting in the car and losing their way.
- * Keeping doors locked.
- * Equipping doors with an alarm to signal when it is opened. This can be as simple as putting a bell on the door.
- * Staving off wandering impulses by taking your loved one for frequent walks outdoors.
- * Occupying your loved one with a relatable, doable task that provides a sense of purpose.

ods like a short, light massage, warm bath, hot milk or herb tea, or reading aloud.

* For extreme wandering concerns, consider investing in a monitoring system that will alert you when a loved one gets out of bed at night.

For daytime episodes of wandering, try:

- * Sometimes, despite your best efforts and precautions, wandering can remain a concern," Holt Klinger says. "If that happens, it may be time to consider a move to a senior living community that specializes in caring for people with Alzheimer's and other dementias. Brookdale's Clare Bridge communities are secured and designed to promote a sense of independence, safety and purpose."

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Five things you need to know about vaccines

(BPT) - No one wakes up in the morning hoping to be sick. Yet despite the angst people have about becoming ill, many forgo one of the easiest, most effective ways to protect themselves and their loved ones from common and even severe illnesses - they choose not to get vaccinated.

There are many reasons people choose not to get vaccinated. Often, the decision is caused by incorrect information one may read or hear about vaccinations. Mayo Clinic seeks to eliminate these mistruths and offer correct information about vaccinations so people can make safe, healthy choices for themselves and their families.

1. Are vaccines safe?

Safety concerns are the most common question people have regarding vaccines, and it's also the question where there is the most misinformation. The truth is vaccines are safe and people who receive them enjoy numerous health benefits, including illness pre-

vention. Each vaccine undergoes rigorous testing before being released to the general public to ensure it not only protects against the disease it's designed to combat, but that it offers no other ill health benefits. Risks associated with vaccines are minor and may include a fever, soreness or skin irritation.

2. Which vaccinations are recommended?

Mayo Clinic, the Centers for Disease Control and Prevention and many other health care providers recommend people receive the following vaccinations:

- * Diphtheria/Tetanus/Per-tussis
- * Haemophilus Influenza B
- * Hepatitis A & B
- * Human Papilloma Virus
- * Influenza
- * Meningococcal
- * MMR
- * Pneumococcal
- * Polio
- * Rotavirus
- * Varicella, otherwise known as Chickenpox

3. Should vaccinations be spaced out?

The vaccinations above may seem like a large list and it's natural to wonder if all of these vaccinations should be done at once or spaced out. Sources of misinformation may lead people to believe that tackling several vaccinations at once somehow dilutes them, but there is no evidence of this. In fact, research shows people, even children, are able to take several vaccines at once without any negative effects. Spacing out the vaccines creates unnecessary delays and additional scheduling, while opening a longer window of exposure to illnesses.

4. Understand the difference between vaccination and immunization.

A vaccination is a treatment that introduces weakened or dead bacteria and/or viruses into a person's body to build up their immunity against the disease. Immunization is the process of developing that immunity. Immunization may

happen through vaccination, but it could also come from contracting the bacteria or virus and recovering from the disease.

5. Vaccinations are important for everyone.

People wondering who should get vaccinated, the short answer is nearly everyone. In particular, vaccinations are especially important for younger people. This is because children, especially young babies, are not inherently equipped to fight many diseases and without vaccinations, otherwise small problems could become serious complications and even be fatal.

Vaccinations remain an often discussed topic and it can be difficult to determine what is fact and what is misinformation. For those with questions, the first step should be to discuss vaccinations with your doctor, who will be able to provide you with the information you need. For more information about vaccinations, visit mayoclinic.org.

Tips to keep your eyes healthy

(StatePoint) Want to improve your wellness? Start with your eyes. Here are five ways to help keep your eyes, vision and body healthy.

of health conditions often don't appear until damage has occurred, eye exams are a powerful, preventative health tool to keep tabs on what's

as spinach, kale and collard greens. Eat a diet rich in fruits and vegetables for a hefty punch of key vitamins, and a vision protecting-substance called lutein.

3. Quit smoking (or never start). Smoking cigarettes has many well-known associated health risks, such as cardiovascular problems and cancer. Did you also know that smoking can contribute to the cause of many vision problems? Research links smoking to an increased risk of developing age-related macular degeneration, cataracts and optic nerve damage, all of which can lead to blindness.

4. Maintain a healthy weight. Weight is a contributing factor for your overall health as well as your eyes. Conditions such as obesity and diabetes can lead to vision problems, like cataracts. By eating healthy portions and exercising regularly, you can reduce your risk.

5. Protect eyes from blue light. Much of our days are spent with our faces glued to devices like smartphones,

computers and televisions. Those digital screens emit high-energy blue light, which causes digital eye strain that leads to headaches, blurred vision, dry eyes, and even neck pain.

Ask your eye doctor about the best options to help you reduce eye strain, including using lenses with coatings that reflect and absorb blue light. You can also follow the 20-20-20 rule: every 20 minutes, spend 20 seconds looking at something at least 20 feet away.

With a balanced approach to preventative care, you can help keep your eyes and body healthy.



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1. Get an eye exam. An annual trip to the eye doctor is critical for the entire family to ensure healthy and sharp vision. But did you know your visit to the optometrist is important to your overall health too? A routine eye exam can potentially detect signs of chronic diseases like diabetes, high cholesterol, and more. Because many symptoms

happening in your body.

An eye exam is a small investment for your eyes and body that's well worth it, and a vision plan can help you keep the cost down. To search for a vision plan, visit vspdirect.com.

2. Eat an eye-healthy diet. You probably know carrots are good for your eyes, but so are dark leafy greens such

PERSONAL FINANCE

Three things you may not know about life insurance today

(StatePoint) If you're like many Americans, you may spend substantial time and energy on general financial planning while overlooking the various ways life insurance may fit into that plan. Life insurance has wide-ranging benefits for people of all ages that you should consider, say experts.

"There is a significant opportunity for life insurance to help you achieve financial security during any age of saving, and for the many concerns you face throughout your lifetime," says Andrew Bucklee, senior vice president and head of Insurance Solutions Distribution for Lincoln Financial Distributors. "It should be part of most consumers' long-term financial plan."

Learn more about how life insurance can help you protect your financial security. Here are a few things to consider.

• If you only associate life insurance with helping address funeral expenses or estate planning, take note, depending on the type of policy, life insurance can potentially be used to protect against concerns like retirement savings, loss of household income due to illness, children's college tuition expenses and long-term care in retirement. What's more, life insurance can be used as an overarching vehicle for wealth protection.

• Some carriers are stepping up their technology to make life insurance easy to research, purchase and manage in the same way you may have come to expect from other businesses in today's digital world. Lab free underwriting, electronic policy delivery op-



(BPT)

tions and telephone application processes are all a reality in today's marketplace, and are eliminating much of the time consuming paperwork and correspondence typically associated with obtaining a life insurance policy.

• Each generation has a different set of financial priorities. Younger generations are focused on paying off student loan debt or credit card debt. For Baby Boomers, one of the greatest worries is the cost of healthcare in retirement, with 66 percent citing that as a pressing concern in a recent study by Lincoln. Because life insurance can potentially help address all these concerns, people of all ages should evaluate their life insurance options.

"Studies show that people are beginning their financial planning sooner, which is great to see," says Bucklee. "No matter what your age, it's important to fully understand your life insurance options available through both financial advisors and workplace benefit packages. Advisors and employers are great resources that can help individu-

als unleash the full potential of life insurance."

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