



Mild Cognitive Impairment and Dementia

Mild Cognitive Impairment (MCI) is thought to be pathological aging, possibly a transition state between normal and dementia. It is sometimes considered to be pre-clinical dementia. In one study, conversion rates for MCI to dementia were:

- 10-15% in the first year,
- 20-60% in 3-4 years,
- 60-100% after 10 years.

In MCI, there is difficulty in one or more cognitive areas—or there is a mild decline in function that is greater than expected for the individual's age and education.

Dementia is difficulty in multiple cognitive areas. It always includes memory impairment and at least one of the following:

- Impairment in occupational or social functioning that is a decline from previous level of function, or
- Presence of one or more medical conditions that are known to cause dementia (*hypothyroid, vitamin deficiency, substance abuse or toxin exposure*).

Examples of early memory impairment are things such as losing valuables, forgetting food cooking on the stove, or becoming lost in familiar neighborhoods. Other early signs are difficulty with learning new material or forgetting previously learned material. More severe memory impairments are evident with dementia such as a person forgets his occupation, schooling, birthday, family members, or name.

Memory is commonly divided into short-term and remote for testing. An example of short-term testing is memorization of a list of words. For remote memory assessment, questions are asked about ability to work, pay bills, shop, return home without getting lost, etc.

Causes of dementia include Alzheimer's disease, vascular disease, alcohol, head trauma, HIV, Parkinson's disease, Huntington's disease, Pick's disease, Creutzfeldt-Jakob, and others. Dementia can be fixed or progressive. Fixed dementia can occur after head trauma or a single stroke, and it may remain stable indefinitely (*a more favorable situation*). Progressive dementia is more common—as seen with Alzheimer's disease or multiple strokes.

Prognosis in dementia depends on the pace of progression over time as well as the duration of the disease and the age at onset. All cases of dementia and cognitive impairment receive individual consideration in underwriting. Most will be declined for individual life insurance.

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