

TRADITION

WEALTH MANAGEMENT

Insurance Exam Tips

In preparation for your life insurance exam, we recommend the following in order to obtain the most favorable results.

- o Ask that the exam be scheduled for as early in the day as possible, rather than in the afternoon. This helps because:
 - o Most people have lower blood pressure and pulse in the morning, before the day's activities (and caffeine intake) take hold.
 - o It allows you to fast (no eating or drinking) for 12 to 14 hours before the exam. If this is not possible, you should be very careful about what you eat or drink the morning of the exam. If possible, you should have only water. **YOU SHOULD CONTINUE ALL REGULAR MEDICATIONS REGARDLESS OF THE TIME OF YOUR EXAM.**
- o Dietary Considerations and Fasting
 - o The best results are obtained when you watch your dietary intake for a few days before the exam, as we want favorable lab test results. You should avoid fatty foods, excess sugar, etc.
 - o Optimal lab results are obtained when the blood draw occurs at between 12 and 14 hours after the most recent meal. These times optimize lipid and blood sugar results. Times outside of this can impact total cholesterol, HDL, LDL and triglyceride levels, glucose, BUN, creatinine, total protein, as well as serum albumin.
 - o Caffeine. Don't have any coffee or other form of caffeine the morning of the exam, and as little as possible the day before. Caffeine, of course, can stimulate your heart and throw off various tests.
 - o Alcohol. It is best to avoid altogether for a few days prior to the exam.

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- o Salt. Same as alcohol.
- o Water. Drink lots of water the day before and the morning of the exam, as this gives you optimal urinalysis results. This will also keep you hydrated, which will make it easier for the nurse to take the blood specimen.
- o Clothing. You should wear comfortable clothing. Especially comfortable shoes.
- o Exercise. While this may be counterintuitive, you should not exercise within 24 hours of the exam. Strenuous workouts within 24 hours can result in false elevated liver function tests and poor urine results.
- o A good night's sleep before the exam is always helpful.

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