



# LIFESSETTLEMENT

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## ADVISORS



**CAUSES OF A DEMENTIA DIAGNOSIS AND  
THE EARLY WARNING SIGNS YOU SHOULD KNOW**



## Introduction

The question of what comes next, what finally happens when we leave behind our 9-5s and enter our sunset years, is one that we all have to consider. For some, retirement brings with it beautiful beach houses in St. Pete or plenty of time to make a dent in that bucket list. For others, retirement is a bumpy road. Lack of preparation, genetics, or just plain unluckiness can lead to shocks that force a stretch in your retirement budget.

However, it's never too late or too early to start thinking about the future and learning what factors might affect how one spends their retirement. One of the most common issues seniors face today is dementia—in fact, every 66 seconds another person in the United States develops dementia.<sup>1</sup> Knowing the facts about dementia can help people take the right steps before it's too late. From what causes dementia to the early warning signs of a dementia diagnosis, this resource serves as a primer on what to look out for.

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<sup>1</sup> <https://www.alz.org/facts/>



## What is Dementia

Dementia is a decline in cognitive abilities typically seen with advanced age. These cognitive abilities include things we often take for granted like memory, language, reasoning, planning, and recognizing. A person with dementia might forget to lay silverware for a meal when they've been following the same dinner routine for the last 30 years or forget the names of their neighbors and former coworkers. Although symptoms may seem just like the natural progression of age, what starts small escalates until patients are no longer able to perform basic physical functions like feeding themselves and using the restroom independently.

Dementia has many different causes and 20% of the known causes are actually treatable.<sup>2</sup> However, the most common cause of dementia and the 6th leading cause of death in the United States, Alzheimer's, is unfortunately unable to be treated by modern medicine.<sup>3</sup>



<sup>2</sup> <https://my.clevelandclinic.org/health/diseases/9170-dementia>

<sup>3</sup> <https://www.alz.org/facts/>



## Alzheimer's (AD)

Alzheimer's is the most common cause of dementia in seniors in the United States. 50-70% of dementia diagnoses are caused by Alzheimer's and 1 out of every 3 seniors dies of Alzheimer's.<sup>4</sup> This type of dementia is caused by protein deposits in the brain. Unlike other causes of dementia, this protein cannot be removed, and its effects cannot be reversed.

Called beta amyloids, these proteins destroy cells in areas of the brain that control memory and mental functions. Beta amyloids collect gradually over time in the same way plaque collects on our teeth. This is one of the main reasons that Alzheimer's is such a drawn-out illness. People with Alzheimer's can take 10-20 years to fully deteriorate.

### TREATABLE CAUSES OF DEMENTIA

While Alzheimer's once caught can't be reversed, other causes of dementia can often be found and stopped in time to prevent full blown deterioration of cognitive abilities. Understanding what these causes are can help people engage in more preventative measures.

**1 Head Injuries:** Although the symptoms of head injuries are often quite similar to those of dementia, like memory loss and impaired cognition, they don't progressively get worse in the same manner. However, some head injuries can actually increase the likelihood of being diagnosed with dementia in retirement. The two factors of head injuries to be aware of are the timing of the injury and the severity of the injury. A severe head injury occurring after the age of 55 may increase the change of developing dementia, as might repeated small injuries over a long period of time.<sup>5</sup>

**2 Infections:** Certain infections have been known to affect cognitive abilities and may even lead to dementia. These include HIV/AIDS, Syphilis, and Lyme Disease. Blood tests for infections are important for anyone whose cognition has recently changed no matter their age.<sup>6</sup>

**3 Hydrocephalus:** Normal pressure hydrocephalus typically occurs after a head injury and is a build up of fluid in the brain that causes dementia symptoms. If caught in a timely manner, symptoms of Hydrocephalus can actually be stopped and reversed.<sup>7</sup>

**4 Disorders:** Hormone disorders and metabolic disorders have been known to cause dementia symptoms and can often be mitigated with the appropriate medicine.<sup>8</sup>

**5 Malnutrition:** Poor oxygenation of the blood, or hypoxia due to lung damage or a weakened immune system, can cause dementia symptoms as can a vitamin deficiency or alcoholism. These causes are all treatable and reversible if caught in time.<sup>9</sup>

**6 Brain Tumors:** Although it's a rare situation, brain tumors have been known to cause dementia. The symptoms of a brain tumor are neck stiffness, vomiting, severe headaches, sensitivity to light, and rapid decline in cognitive ability. Though this decline may be a symptom of the tumor and may subside after removal, the damage caused by tumors may be irreparable and increase the likelihood of a dementia diagnosis later in life.<sup>10</sup>

<sup>4</sup> <https://www.alz.org/facts/#mortality>

<sup>5</sup> <https://www.mayoclinic.org/diseases-conditions/alzheimers-disease/expert-answers/alzheimers-disease/faq-20057837>

<sup>6</sup> <https://www.brightfocus.org/alzheimers/article/infections-can-cause-dementia>

<sup>7</sup> [https://www.alzheimers.org.uk/info/20007/types\\_of\\_dementia/108/rarer\\_types\\_of\\_dementia/6](https://www.alzheimers.org.uk/info/20007/types_of_dementia/108/rarer_types_of_dementia/6)

<sup>8</sup> <http://www.dementia.com/causes.html>

<sup>9</sup> <http://www.dementia.com/causes.html>

<sup>10</sup> <https://www.dementia.org/brain-tumor-subdural-hematoma-dementia>



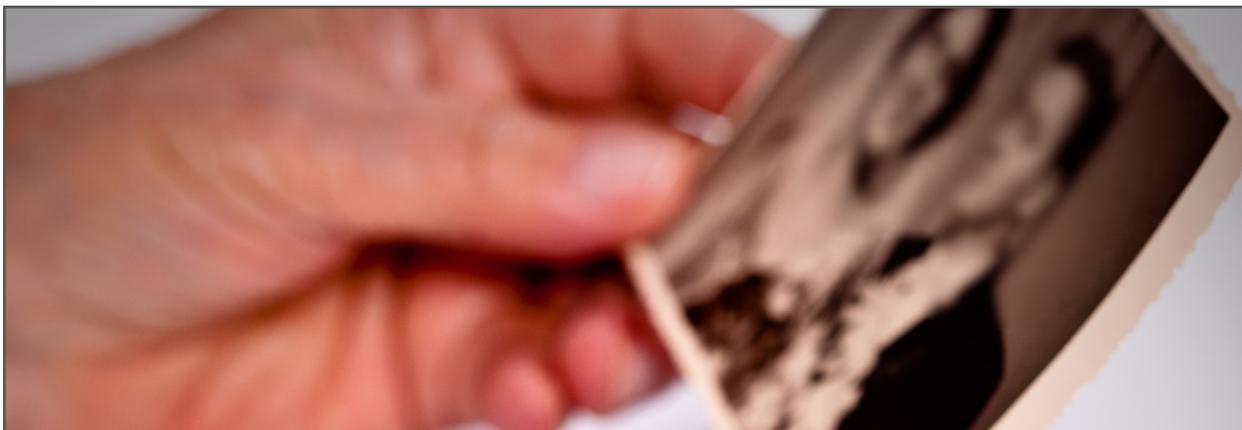
## Early Warning Signs of Dementia

*Because dementia onset is slow, it's important to be conscious of the early warning signs as this awareness can give people more time to be proactive and potentially delay the symptoms. With enough notice, regular exercise, leafy greens, and mental stimulation might actually slow the progression of the disease.*

- ▶ **Memory:** Perhaps the most obvious, seniors with dementia tend to forget details. It may begin with small things like the days of the week, or tasks that are outside of everyday routine. However, if memory issues persist, it's important for patients to discuss their symptoms with their doctor.
- ▶ **Confusion:** People with dementia may feel confusion in situations that might not have normally elicited such a reaction. For example, a dementia patient used to riding the train frequently may begin to suffer confusion at the sharp sound of the train's whistle.
- ▶ **Apathy:** Another common symptom of dementia is apathy. People dealing with memory issues may become frustrated with how difficult their everyday

life is becoming. They may withdraw and try to hide their symptoms. To the outside observer, this behavior might appear apathetic, but it's important to consider why the change is happening and take time to discuss with a doctor.

- ▶ **Personality or Behavior Changes:** Sudden personality changes like apathy above are always worth investigating as a potential symptom of dementia. One of the most common features of dementia is a reduction in impulse control. People who never used foul language in the past may begin swearing or acting out. These behavior changes can frustrate friends and families, but they may be a symptom of dementia rather than an unnerving new development in your loved one's behavior.



<sup>4</sup> <http://www.nytimes.com/2010/03/04/business/retirementspecial/04LIFE.html>



## In Case of a Dementia Diagnosis

Any kind of diagnosis is stressful, but a dementia diagnosis doesn't always mean everything will suddenly change. In fact, when symptoms of dementia are discovered early, patients may be able to stall the disease and at least allow time for more financial planning and strategy for end of life care.

### ESTATE PLANNING



At the first sign of a dementia diagnosis, seniors need to address their estate plans. 6 out of 10 seniors have no plan for their estates in the wake of their passing.<sup>11</sup> This means that the majority of seniors facing a dementia diagnosis have done little to none of the work required to ensure their assets will be protected. Estate planning may feel like something you can take time on but there's nothing better than being fully prepared today for tomorrow.

### PAYING FOR MEDICAL CARE



Medical care for seniors can be very expensive. In fact, the average cost of a senior living facility is \$225 a day, roughly \$82,125 per year.<sup>12</sup> For the large population of middle class Americans, this cost is much higher than what they may have prepared for. Of course, these are only a fraction of the actual costs related to caring for a patient with dementia. In these cases, often there are medical bills and cost associated with financial planning. Finding the money necessary to overcome this financial burden is possible though.

<sup>11</sup> <https://www.aarp.org/money/investing/info-2017/half-of-adults-do-not-have-wills.html>

<sup>12</sup> <https://www.alz.org/care/alzheimers-dementia-common-costs.asp>



## Conclusion

Many seniors do not know that their life insurance policies are actually assets they can buy and sell just like a house or a car. Instead of surrendering your life insurance policy for a small fraction of its worth, seniors can actually engage in a life settlement and sell all or a portion of their policy—even term life insurance—for an amount much greater than the cash surrender value. Finding the right company to handle your life settlement means finding someone you can trust, someone who provides resources on the process, and walks you through each decision. Life Settlement Advisors is that company. We make it easy to learn about life settlements and can answer questions like “What is a viatical settlement?” or “What age do I need to be for a life settlement?”

Seniors across America are struggling with dementia, but they don't have to go it alone. While it helps to have a fuller knowledge of what dementia looks like, how it's caused, and what to do in the wake of a dementia diagnosis, nothing makes that diagnosis any easier to swallow. The more information seniors can get their hands on and share with family members, the better everyone can prepare.

**Leo LaGrotte**

Life Settlement  
Advisors

888-849-0887

[llagrotte@lsa-llc.com](mailto:llagrotte@lsa-llc.com)



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