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Whole dairy matrix or single nutrients in assessment of health effects:
current evidence and knowledge gaps

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TITLE PAGE**1. Title: Whole dairy matrix or single nutrients in assessment of health effects:
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9. Short running head: Importance of the dairy matrix

10. Abbreviations: Bone mineral density, BMD; cardiovascular disease, CVD; coronary heart disease, CHD; high-density lipoprotein, HDL; glucose-dependent insulinotropic polypeptide, GIP; low-density lipoprotein, LDL; Milk Fat Globule Membrane, MFGM; short chain fatty acids, SCFA; saturated fatty acids, SFAs; triglycerides, TG; type 2 diabetes, T2D; ultra-high temperature, UHT

11: Not relevant

1 **ABSTRACT**

2 Foods consist of a large number of different nutrients contained in a complex structure. The nature
3 of the food structure and the nutrients therein (i.e. the food matrix) will determine nutrient digestion
4 and absorption, thereby altering the overall nutritional properties of the food. Thus, the food matrix
5 may exhibit a different relationship with health indicators than that observed with the single
6 nutrients studied in isolation. The evidence for a dairy matrix effect was presented and discussed by
7 an expert panel at a closed workshop, and the following consensus was reached: 1) Current
8 evidence does not support a positive association between intake of dairy products and risk of CVD
9 (i.e. stroke and coronary heart disease) and type 2 diabetes. By contrast, fermented dairy products
10 such as cheese and yogurt generally show inverse associations. 2) Intervention studies indicate that
11 the metabolic effects of whole dairy may be different to that of single dairy constituents when
12 considering effects on body weight, cardiometabolic disease risk, and bone health. 3) Different
13 dairy products seem to be distinctly linked to health effects and disease risk markers. 4) Different
14 dairy structures and common processing methods may enhance interactions between nutrients in the
15 dairy matrix, which may modify the metabolic effects of dairy consumption. 5) In conclusion, the
16 nutritional value of dairy products should not be considered equivalent to their nutrient contents, but
17 rather be considered based on the biofunctionality of the nutrients within the dairy food structures.
18 6) Further research on health effects of whole dairy foods are warranted alongside the more
19 traditional approach of studying the health effects of single nutrients. Future diet assessment and
20 recommendations should carefully consider evidence on whole food effects alongside the evidence
21 for individual nutrients. Current knowledge gaps and recommendations for priorities in future
22 research on dairy were identified and presented.

23 **Keywords:** Whole dairy, dairy nutrients, dairy structure, fermented dairy, dairy protein,
24 MFGM, calcium, phosphorous, blood lipids, bioavailability

25 1. INTRODUCTION

26 Nutritional evaluation of the relationship between diet and health has traditionally focused on
27 individual food constituents such as proteins, fats, carbohydrates and micronutrients separately.
28 This reductionist approach (1), linking one nutrient to one health effect, may partly explain some
29 of the discrepancies between a food's predicted health effect based on its nutrient content and its
30 actual health effect when consumed as a whole food. The diet does not consist of single nutrients,
31 but of whole foods, either alone, or alongside many other foods as part of a meal. The foods have
32 complex structures both physically and nutritionally which affect digestion and absorption and
33 may generate interactions within the food matrix altering the bioactive properties of the nutrients
34 in ways that are not predictable from the nutrition label information.

35 Recent studies have shown that the food matrix can modify the nutritional properties of a food (2,3).
36 Plant-based foods contain cellular structures that require breakdown before the encapsulated
37 nutrients and bioactive compounds can be released and absorbed. This may be achieved by
38 processing (e.g. industrial and cooking) and by oral mastication, but bioavailability of nutrients may
39 be limited in some foods (3,4). An example is almonds, for which the food matrix attenuates
40 postprandial lipaemia after consumption (3). A slower release rate of nutrients from naturally
41 encapsulated systems was shown to increase satiety after consumption (5). This paradigm may also
42 apply to other foods, such as dairy products (6,7). Dairy products are major sources of high-quality
43 protein and calcium, and their nutritional value is well recognized (8). However, dairy products are
44 also a major contributor to saturated fat in the diet, and thus have been targeted as one of the main
45 dietary causes of CVD, as saturated fat increases low density lipoprotein (LDL)-cholesterol (9). The
46 majority of current dietary guidelines include dairy products as part of a healthy diet, but recommend
47 the low-fat or fat-free versions, to reduce the intake of saturated fat (U.S. population goal is to reduce
48 saturated fat intake below 10 % of total energy intake)(10). However, it is

49 questioned if the current dietary recommendations on dairy consumption takes full account of
50 whole food effects or rely on extrapolations of health effects of the single nutrients contained in
51 dairy. A difficulty with many epidemiological studies, which have examined dairy intake in relation
52 to health, is the broad categorization of dairy foods. Some studies refer to dairy as one homogenous
53 food group, while others attempt to divide dairy foods into low-fat and high-fat dairy. However,
54 these terms lack a universal standard definition, and can lead to products being differentially
55 categorized by different researchers. Further, these terms do not take into account the different
56 dairy food matrices, i.e. the sum of dairy nutrients within the specific dairy food structure. Due to
57 differences in dairy matrices between various types of dairy products, these foods may have distinct
58 effects on health. Hence, focusing on the dairy matrix, instead of the dairy nutrients, allows
59 investigation of the health effects of dairy products based on how they are actually consumed by
60 the population.

61 **2. AIM AND METHODS**

62 The current paper is based on the presentations, discussions and conclusions from a workshop on the
63 dairy matrix. The closed consensus workshop of invited scientists was arranged by the co-chairs Arne
64 Astrup and Ian Givens and held at Bernstorff Slot, Gentofte, Denmark, 28-29 September 2016. The
65 workshop program and speakers were selected by the co-chairs. A total of 19 experts were initially
66 identified to represent different scientific areas within the dairy matrix. These 19 scientists were
67 invited to the workshop, five declined to participate but two of these suggested replacements for their
68 participation. Hence, 18 scientists consented to participate in the workshop, and out of these 10 were
69 invited to present research on the dairy matrix within their scientific areas of expertise. Each
70 presentation was allocated a discussant scientist, who was asked to challenge the content of the
71 presentation in order to achieving a balanced view of the evidence. The overall aim of the workshop
72 was to exploit the synergy between various scientific areas in order to reach of a more

73 comprehensive understanding of the dairy matrix, as well as to identify gaps in the existing
74 knowledge and currently missing evidence. Prior to the workshop, speakers were asked to write an
75 abstract based on 3-5 key papers within their area of research contributing with knowledge on the
76 dairy matrix. A total of 42 background papers were chosen from the literature, and the data and
77 viewpoints from these, including additional literature, were presented at the workshop. Each
78 presentation was challenged by an extensive discussion held in plenum. The workshop was
79 rounded off with group sessions, which aimed to identify gaps in the existing knowledge (**Table 1**)
80 and, subsequently, these were presented and discussed in a plenary session. The outcome of the
81 workshop is presented in this scoping review, which should act as a primer for future research. All
82 workshop participants were from higher educational institutions or research institutes; hence no
83 industrial representatives, or sponsors, participated in the workshop or contributed to the scientific
84 paper.

85 **3. EVIDENCE OF A DAIRY MATRIX EFFECT – SUMMARY OF CONSENSUS** 86 **AND CONCLUSIONS FROM THE WORKSHOP**

87 The major dairy components shown to impact the human health are fat, protein (whey and casein),
88 minerals (calcium, magnesium and phosphate), sodium, and the components of the milk fat globule
89 membrane (MFGM); i.e. the biological membrane surrounding the lipid droplets in milk. Dairy
90 products are heterogeneous in terms of the content of these components but also their physical
91 structure (**Table 2**). Although cheese has a high fat content, it is more similar in composition to
92 yogurt and milk than to butter, due to the protein, mineral, and MFGM content. High-fat dairy
93 products, with exception of butter, are specifically rich in MFGM (11). Yogurt and cheese are both
94 fermented dairy products containing bacteria with a potential ability to produce bioactive peptides
95 and short chain fatty acids (SCFAs). Compared to yogurt and milk, cheese, however, has a higher
96 content of calcium, protein (mostly casein with only small amounts of whey protein), fat, and

97 sodium. Moreover, the structure of cheese is more solid, whereas yogurt has a gel structure and
98 milk has a liquid structure. For cheese there are numerous methods of production and ripening,
99 and these influence the extent of protein and fat degradation. In general, for fermented dairy
100 products the bacterial culture used, as well as the type and amount of ingredients such as
101 stabilizers, texturizers, and flavors is also highly variable. Due to differences in composition and
102 structures of different dairy foods, it is plausible that they have different effects on health, and
103 even more so compared to intake of a single nutrient, i.e. a dietary supplement. This concept was
104 explored at the workshop and the evidence is summarized in the scoping review below, which is
105 structured according to the categories of experimental designs and area of health or disease.

106 **3.1. Evidence from meta-analyses on observational studies on dairy products and disease risk**

107 The majority of observational studies on dairy products and disease risk have either focused on
108 dairy components such as calcium, fat and protein or on dairy products either as a homogenous
109 food group or according to high or low fat contents. However, disregarding the differences in
110 composition and food matrix between various types of dairy products may have blurred the
111 analyses, and may have led to misinterpretation of the true associations. The number of
112 observational studies focusing on dairy products as whole foods is currently increasing, and some
113 of these have in recent years been pooled in a number of meta-analyses with different end-points.
114 The results from the meta-analyses on dairy product intake and risk of CVD, hypertension, and
115 type 2 diabetes (T2D) are presented below.

116 3.1.1. Intake of dairy products and risk of CVD

117 In a meta-analysis of prospective cohort studies by Qin et al. (2015), total dairy consumption was
118 inversely associated with overall risk of CVD (RR=0.88, 95% CI: 0.81- 0.96) and stroke (RR=0.87,
119 95% CI: 0.77- 0.99) (12). For the specific dairy products, only cheese intake was inversely
120 associated with risk of stroke (RR=0.91, 95% CI: 0.84-0.98) and risk of coronary heart disease

121 (CHD) (RR=0.84, 95% CI: 0.71-1.00). This meta-analysis was, however, limited by broad categories
122 of dairy and outcome variables, and also no dose-response analyses were conducted. Nevertheless,
123 the findings were supported by a recent meta-analysis in which total dairy intake was associated with
124 lower risk of stroke (RR=0.91, 95 % CI: 0.83-0.99), and cheese intake was associated with a lower
125 risk of CHD (RR=0.82, 95 % CI: 0.72-0.93) and stroke (RR=0.87, 95 % CI: 0.77-0.99) (13). The
126 dose-response analyses did, however, not support an inverse dose-response relationship between the
127 dairy variables and CHD or stroke, after adjusting for within-study covariance. In the latest meta-
128 analysis of dairy intake and stroke, which included 18 cohort studies with 8 to 26 years of follow-up
129 and a total of 762,414 individuals and 29,943 stroke events, total dairy intake was not associated with
130 stroke risk (14). For the specific dairy products, a daily 200 g increment in milk intake was associated
131 with a 7% lower risk of stroke (RR=0.93; 95% CI: 0.88- 0.98; P=0.004), with considerable
132 heterogeneity ($I^2=86$). RR were 0.82 (95% CI: 0.75–0.90) in East Asian and 0.98 (95% CI: 0.95–
133 1.01) in Western countries (median intakes 38 and 266 g/d, respectively) with less but still
134 considerable heterogeneity within the continents. Based on a limited number of studies, high-fat milk,
135 but not low-fat milk, was directly associated with stroke risk. By contrast, cheese intake was
136 marginally inversely associated with stroke risk (RR=0.97, 95% CI: 0.94–1.01 per 40 g/d), which is
137 consistent with previous findings. No association was found for yogurt, but total intake of fermented
138 dairy products (combining 2 of the products: cheese, yogurt, or sour milk) was borderline
139 significantly associated with a 9% (RR=0.91, 95% CI: 0.82- 1.01) lower risk of stroke per 200 g/d,
140 with no indications of a non-linear association. A beneficial effect of cheese intake was additionally
141 supported by another meta-analysis of prospective cohort studies, in which cheese intake was
142 inversely associated with total CVD (RR= 0.90, 95 % CI: 0.82-0.99), CHD (RR=0.86, 95% CI: 0.77-
143 0.96) and stroke (RR=0.90, 95 % CI: 0.84-0.97) (15). The inverse association between cheese intake
144 and stroke is of particular interest due to the high sodium content

145 of cheese. Furthermore, a recent meta-analysis suggested that butter consumption was not
146 significantly associated with CVD, CHD, or stroke, despite the high content of SFAs (16).

147 3.1.1.1 Intake of dairy products and risk of hypertension

148 The latest meta-analysis assessing the relation between dairy intake and hypertension included 9
149 prospective cohort studies, with 57,256 individuals and 15,367 incident hypertension cases (17).
150 Linear inverse associations were found between intake of total dairy, low-fat dairy, and milk and
151 incident hypertension. Low-fat dairy intake was associated with a 4% lower risk of hypertension
152 (RR=0.96, 95% CI: 0.93- 0.99) per 200 g/d, whereas high-fat dairy intake was not associated with
153 hypertension (RR per 200 g/d= 0.99; 95% CI: 0.95- 1.03). A significant inverse linear association
154 was found between milk intake and incident hypertension, with a pooled RR for total milk intake
155 per 200 ml of 0.96 (95% CI: 0.93-0.99). No associations were found between total intake of
156 fermented dairy, cheese, or yogurt and risk of hypertension. Thus, specifically low-fat dairy
157 products and milk in particular seems to be linked to a lower risk of hypertension.

158 3.1.2. Intake of dairy products and risk of type 2 diabetes

159 The most recent meta-analysis on dairy intake and T2D included 22 cohort studies, with 579,832
160 individuals and 43,118 T2D cases (18). Total dairy intake was inversely associated with T2D risk
161 (RR=0.97 per 200 g/d increment; 95% CI: 0.95-1.00; P=0.04), with a suggestive but similarly linear
162 inverse association for low-fat dairy intake (RR=0.96 per 200 g/d; 95% CI: 0.92-1.00; P=0.072). The
163 inverse association was strongest for populations >60 y (RR= 0.84 per 200 g/d; 95% CI: 0.77- 0.93).
164 When analyzed according to the type of dairy products, a non-linear strong inverse association was
165 found between yogurt intake and T2D (at 80 g/d, RR=0.86 vs. 0 g/d; 95% CI: 0.83- 0.90; P<0.001).
166 At higher yogurt intakes, a levelling off in risk association was evident. In addition, low-fat
167 fermented dairy was not associated with T2D risk, but when high-fat fermented dairy was included, a
168 significant 12% lower risk was found with an intake of 40 g/d, above which there were

169 no further reduction in the RR of T2D. Cheese, cream, total milk, low-fat milk, high-fat milk, and
170 total high-fat dairy intake were not found to be associated with T2D risk. Furthermore, butter was
171 recently suggested to be inversely associated with incidence of T2D (RR=0.96, 95% CI: 0.93-
172 0.99; P=0.021) (16). In summary, the dairy products yogurt and butter, as well as the group of
173 high-fat fermented dairy products, seem to be inversely associated with T2D.

174 3.1.3. Considerations for future observational studies on dairy and cardiometabolic risk As
175 observational studies have just recently started to examine associations for different types of dairy
176 products, the analyses of individual dairy products in the presented meta-analyses were based on a
177 low number of studies. Specifically, data on yogurt and cheese intake from observational studies
178 are limited, which is likely due to a previous focus on milk intake. The latter however still warrant
179 further investigation considering recent findings from two Swedish cohorts reporting that high
180 total milk intake was associated with higher mortality (19). Based on the current literature it can be
181 recommended that future epidemiological studies provide more extensive details about the types of
182 dairy products, including fat content, as well as details within the specific dairy group (e.g. cheese
183 types, yogurt types). In addition, as amounts and types of dairy products consumed vary across
184 countries and continents, heterogeneity was present in several of the presented meta-analyses.
185 Future studies should address the differences in intake across continents e.g. by use of stratification
186 in the statistical analyses.

187 The advantages of observational studies are that they generally represent large populations, examine
188 long-term associations with disease events, and assess real-life exposure prior to the occurrence of the
189 outcome. An important disadvantage is, however, that confounding cannot be eliminated in
190 observational studies and therefore evidence for causality is generally weak. The associations
191 between dairy intake and disease risk could potentially be influenced by residual confounding. For
192 instance, overall diet quality may differ between dairy and non-dairy consumers, and also different

193 types of dairy may cluster within different dietary patterns. Only a few epidemiologic studies have
194 investigated how dairy intake affects the diet quality. One study showed that low-fat dairy product
195 intake clusters within a healthy type dietary pattern , whereas the opposite seems to apply for intake
196 of high-fat dairy products (20). Furthermore, another study showed that yoghurt consumption was
197 associated with an improved diet quality, including higher consumption of fruits and vegetables,
198 whole grains, and dairy products (21). Nevertheless, the impact of different types of dairy products
199 on diet quality may very likely be population specific.

200 Observational studies support distinct relations between intake of specific types of dairy foods and
201 risk of CVD, hypertension, and T2D, but does not provide evidence of causality, hence,
202 randomized controlled trials have to be considered. In the following sections studies are presented
203 comparing whole dairy products to dairy constituents or to other dairy products, with or without
204 matching the dairy constituents.

205 **3.2. Intervention studies comparing dairy products to dairy constituents (supplements)** One
206 way of investigating whether there is a specific effect of the dairy matrix on health is to examine
207 intervention studies comparing whole dairy food with an isolated nutrient of interest from that
208 food, to explore if there is a difference in outcome with the whole food versus the isolated
209 nutrient. The results from intervention studies fitting this criterion are described below.

210 3.2.1. Effect of whole dairy foods compared to dairy constituents on body weight and
211 body composition

212 Two studies have investigated if a whole dairy food has a different effect on body weight and body
213 composition relative to calcium or milk protein. The first study in overweight/obese premenopausal
214 women compared the effect of cows' milk (3 servings/d), soy milk fortified with calcium (3
215 servings/d), a calcium carbonate supplement (800mg/d), and a control diet (no addition)

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216 on body weight, waist and hip circumference (22). All groups consumed an energy deficit diet
217 (500 kcal/d) for a period of 8 weeks. The greatest reduction in body weight, BMI and body fat was
218 in the cows' milk group. Weight loss in the cows' milk group was significantly greater than the
219 weight loss in the control or soy milk group (weight loss 5.8%, 4.3% and 3.8%, respectively) but
220 not relative to the calcium supplement (4.8% weight loss). These results suggest a dairy matrix
221 effect for calcium and protein contained in milk. Another study compared 12-weeks intake of
222 skimmed milk, casein or whey protein, versus water (0.5 L/d) on body composition and leptin
223 levels in overweight adolescents (23). Compared to water, skimmed milk and the milk proteins
224 increased lean mass, fat mass and leptin concentration; thus indicating a dairy protein effect rather
225 than a dairy matrix effect.

226 3.2.2. Effect of whole dairy foods compared to dairy constituents on markers of
227 cardiovascular disease risk

228 Effects of whole dairy compared to dairy constituents on cardiovascular outcomes have also been
229 investigated in a number of studies. Previously, it was suggested that calcium supplements were
230 associated with an increased risk of cardiovascular disease events and mortality (24) and, hence, it
231 was assumed that calcium-rich foods, such as dairy, would exhibit the same association. However,
232 an acute increase in calcium intakes from dairy products (milk and low-fat yogurt) was shown to
233 attenuate postprandial lipaemia, whereas supplementary calcium carbonate did not exert a similar
234 effect (25). Another acute study investigated the effects of a calcium supplement (500 mg) compared
235 to a meal with a calcium supplement or a dairy product meal, or a calcium fortified juice, on serum
236 calcium and phosphate up to 6 hours after consumption in a randomized cross-over manner (26). The
237 elevation in serum ionized and total calcium concentration was delayed when the supplement was
238 consumed with a meal, but was most delayed after the dairy product meal, thus indicating a dairy
239 matrix effect. The authors speculated that the rapid increase in serum calcium

240 with the calcium supplement may partly explain the contrasting cardiovascular effects of calcium
241 supplements and calcium in dairy foods. The different responses to calcium consumed as a
242 supplement or as a dairy product, may be due to differences in the chemical form of calcium
243 (inorganic calcium carbonate or citrate in supplements vs. organic calcium phosphate
244 (hydroxyapatite) in dairy products), or to interactions between calcium and other components in the
245 dairy matrix.

246 The effects of whole dairy foods on blood pressure may also differ from that of a calcium
247 supplement. One study of older date investigated the effect of 6 weeks intake of milk (1180 mg
248 calcium, 1650 mg potassium, and 110 mg magnesium) compared to a mineral-reduced milk (95 mg
249 calcium, 580 mg potassium, and 10 mg magnesium) in an otherwise low-calcium diet (<500 mg/d)
250 on blood pressure (27). The mean systolic blood pressure change associated with intake of milk (-
251 4.1%) was significantly greater than the change observed with the mineral-reduced milk (-1.3%).
252 This indicates a small hypotensive effect of milk intake, which was at least partly explained by its
253 mineral content. More recently, a randomized double-blind crossover study investigated the blood
254 pressure lowering effect of Grana Padano cheese (30g/d) in comparison to a placebo (consisting of
255 flavored bread mixed with fats and salts in concentrations equal to those of Grana Padano cheese),
256 in a 2-months cross-over study in mildly hypertensive subjects (28). Intake of the Grana Padano
257 cheese resulted in a significant decrease in systolic and diastolic blood pressure compared to
258 placebo. Therefore, SFAs and salt may have less effect on blood pressure when present in the
259 cheese matrix, or other components in the cheese matrix (e.g. bioactive peptides) may have
260 counteracted their effect.

261 3.2.3. Effect of whole dairy foods compared to dairy constituents on bone health

262 The importance of the dairy matrix on bone health has been studied in two trials comparing whole
263 dairy products to dairy nutrients. Fermented dairy products may have a distinct positive effect on

264 mineral and bone balance, as in addition to the supply of calcium, phosphorus, and protein they also
265 contain probiotic bacteria. The latter may alter the gut microbiota, and enhance the capacity to
266 translocate calcium across the intestinal epithelium (29). A two-year randomized controlled trial
267 examined the effects of calcium or calcium + vitamin D supplements, or a dairy product (cheese) on
268 bone mass accrual and body composition in 10-12 year old girls with low habitual calcium intake
269 (30). The cheese supplementation resulted in a higher percentage change in cortical thickness of the
270 tibia compared to placebo, or calcium supplementation, or calcium + vitamin D supplementation. A
271 per-protocol analysis found that cheese supplementation resulted in a higher whole-body bone
272 mineral density (BMD) in those with >50% compliance. Thus, cheese had a superior effect on bone
273 mass accrual than calcium or calcium + vitamin D supplementation. Another randomized controlled
274 trial investigated the effect of dairy products or a calcium supplement, both providing 1200mg
275 calcium/d, on markers of bone metabolism and BMD relative to a control group (31). After 12
276 months, the dairy group had greater improvements in pelvis, spine and total BMD than the calcium
277 supplement group and the control group. Both trials support a dairy matrix effect on bone health.

278 3.2.4. Partial conclusion on dairy products compared to dairy constituents (supplements)
279 Studies to date examining the effect of whole dairy foods compared to single dairy constituents
280 focusing on body weight, CVD risk or bone health provide indications that whole dairy products
281 have a more beneficial effect on health compared to the single dairy constituents. This supports the
282 concept that dairy products should not be considered as equal to a few nutrients, but as a function
283 of the total nutrient content within the natural dairy structure. This proposition is worthy of
284 investigation in future trials.

285 **3.3. Intervention studies comparing effects of different dairy products on blood lipids,**
286 **controlling for dietary factors**

287 Different types of dairy products may affect risk markers of disease differently, and this could
288 potentially be explained by additive effects of the active components contained in the dairy
289 products. Comparison of one type of dairy product along with intake of specific dairy components
290 to resemble the composition of another dairy product was investigated in two studies.
291 Tholstrup et al. (2004) compared cheese, milk and butter in whole diets all balanced for the amount
292 of fat (from cheese, milk and butter) and for the content of protein (80% casein and 20% whey
293 protein) and lactose, but not calcium (32). No significant differences in blood lipids were found
294 between cheese and milk. However, despite the addition of lactose and milk protein to the butter
295 diet, butter caused significantly higher LDL-cholesterol and borderline higher total cholesterol
296 concentrations compared to cheese whereas milk was intermediate and not significantly different to
297 cheese and butter. Likewise, another study compared cheese to butter + casein and found a lower
298 total cholesterol and a borderline lower LDL-cholesterol concentration after the cheese diet
299 compared to the butter + casein diet (33). These studies suggest that protein and lactose are not the
300 determinants of the difference between cheese and butter on blood lipids.

301 **3.4. Intervention studies comparing effects of different dairy products on blood lipids,**
302 **without controlling for dietary factors**

303 Different types of dairy products as whole foods have also been compared in a number of
304 intervention studies, illustrating the impact of these foods in the actual form they are consumed
305 by the population.

306 Several studies with free-living or highly controlled full-diet designs, have shown that intake of
307 cheese results in a lower LDL-cholesterol compared to intake of butter (2,34,35). These findings were
308 substantiated by a recent meta-analysis of randomized controlled trials (36) (**Figure 1**). The trials
309 suggest that fat consumed in isolation (butter) has a different effect to fat delivered in the cheese
310 matrix, and supports a dairy matrix effect. One of the intervention studies also proposed that

311 cheese did not increase LDL-cholesterol concentration compared to a habitual diet with a lower
312 saturated fat content (2). One of the intervention studies in addition to butter and cheese also
313 included a milk comparison (34). In this study, cheese and milk were consumed in amounts
314 providing similar amounts of fat, protein, and calcium. Compared to the butter-control diet, in
315 which protein and fat, but not calcium, were balanced to that of the cheese and milk diets, both
316 cheese and milk attenuated the increase in LDL-cholesterol compared to butter. This supports an
317 impact of dairy calcium on LDL-cholesterol response, whereas fermentation does not seem to be
318 involved because cheese is fermented but milk is not. It may be important that the fat and calcium
319 are embedded in the same food matrix, and that a similar effect cannot be achieved by simply
320 adding calcium to a diet with butter. A study in pigs showed that regular-fat cheese has a HDL-
321 cholesterol increasing effect compared butter, whereas this effect was not found with a reduced-fat
322 cheese + butter matching the milk-fat content of the regular-fat cheese (37). A tendency to an
323 increased HDL-cholesterol by regular-fat cheese compared to reduced-fat cheese, without
324 adjustments for fat or energy intake, was also shown in a larger study in humans (38). However,
325 there was no difference in LDL-cholesterol concentration after intake of the regular- and reduced-
326 fat cheese, despite a higher saturated fat intake with the regular-fat cheese, suggesting a
327 moderation of the saturated fat within the regular-fat cheese matrix.

328 The effect of cheese and full-fat yogurt supplementation on blood lipids was also compared in a
329 large parallel multi-center study (39). Despite slightly higher energy and calcium intakes with
330 the yogurt compared to the cheese, the two dairy products did not affect the blood lipid profile
331 differently.

332 Furthermore, a study compared the effect of 2-weeks intake of buttermilk (rich in MFGM), or of a
333 larger intake of skimmed milk (providing similar amount of fat as the buttermilk), with intake of
334 butter (low in MFGM) on blood lipid response (40). Although only few details were given, authors

335 reported that a smaller intake of buttermilk was equally efficient as a larger intake of skimmed milk
336 in lowering total cholesterol, while butter intake increased total cholesterol. A more recent study
337 investigated 12-weeks intake of traditionally produced buttermilk (rich in MFGM) compared to
338 skimmed milk (low in MFGM) in diets supplemented with or without lutein-enriched egg yolk. Egg
339 yolk consumption significantly increased total cholesterol and LDL-cholesterol concentrations.
340 Buttermilk consumption did not prevent the total and LDL-cholesterol raising effect of egg yolk
341 consumption compared to skimmed milk consumption, although there was a tendency to a lower
342 total-cholesterol (41). In the two studies presented, calcium, found in both buttermilk and skimmed
343 milk, may have attenuated the blood lipid response after consumption, whereas this would not apply
344 to butter consumption. Hence, the dairy matrix may determine the impact size of the MFGM content.
345 Nevertheless, the studies suggest a potential role of the MFGM in regulation of blood cholesterol
346 balance.

347 **3.5. How dairy matrix components interfere with the assumed effect of saturated fat on** 348 **lipid metabolism**

349 Calcium, phosphorus, MFGM, and starter cultures (in the fermented dairy types), are all dairy
350 constituents suggested to contribute to modify blood lipid response to SFA intake. The blood lipid
351 response is presumably attenuated by decreasing intestinal fat absorption and bile acid recycling or
352 by modulation of gut microbiota or alteration of gene expression.

353 3.5.1. Lowering of fat digestibility by dairy constituents

354 A reduced intestinal absorption of fat from dairy products rich in calcium, phosphorus, and MFGM
355 (such as cheese) has been demonstrated by an increased fat excretion in feces (34,42–44) and a
356 reduced plasma chylomicron TAG concentration in the postprandial state (25). Differences within
357 the dairy matrix may, however, influence this; a study in pigs showed a higher fecal energy
358 excretion on a diet with regular-fat cheese compared to a diet with butter, whereas a diet with

359 reduced-fat cheese + butter caused a non-significant intermediate response (37). Furthermore, a
360 study in humans examining equally high intakes of reduced-fat and regular-fat cheese, found no
361 difference in body weight between groups after 3 months intake, despite a higher energy intake
362 with the regular-fat cheese (38). These studies are suggestive of an enhanced fecal fat excretion
363 with regular-fat cheese, thus supporting a dairy matrix effect.

364 3.5.1.1. Lowering of fat digestibility by calcium and phosphate

365 Two mechanisms for calcium, underlying a reduced intestinal fat absorption after dairy intake,
366 have been suggested. The first mechanism is precipitation of calcium and free fatty acids as largely
367 insoluble calcium-fatty acid soaps. The second mechanism is precipitation of calcium and
368 phosphate in insoluble amorphous calcium phosphate, which adsorb bile acids and possibly also
369 fatty acids to the surface and hence increases fecal bile acid and fat excretion (45–48). In vitro and
370 in vivo, saponification was suggested to increase with increasing fatty acid saturation and chain
371 length (45,49). However, a study in humans showed significantly higher fecal excretion of all fatty
372 acid groups (SFA, MUFA, and PUFA) on a high-calcium diet (with low-fat dairy) compared to a
373 low-calcium diet (50). Also, when fecal excretions of fatty acids were expressed as percentages of
374 intake, the difference between diets was greater for MUFA than for SFA. The fecal excretion of
375 fatty acids probably depends on the location of the fatty acids on the glycerol backbone, as fatty
376 acids in the sn-1 and sn-3 position are released by lipase (51) and are, therefore, more susceptible
377 to binding by calcium than fatty acids in the sn-2 position. The increase in fecal fat excretion by
378 dairy calcium has been shown in several (34,43,50,52–54), but not all studies (2,55). A study by
379 Weaver et al. (2011) found that the change in fecal calcium excretion (by dairy products or a
380 supplement) predicted the change in fecal fat excretion as the fraction of the intake. However, this
381 did not affect energy balance (55), which was believed to be influenced by excretion of calcium-
382 fatty acid soaps mostly in infants (56).

383 The methods used for extracting fat vary between studies and may result in more or less absolute fat
384 extraction from the feces samples. Also, it is important that fecal fat excretion is expressed as
385 absolute amount (g/d) instead of concentration in feces, because feces volume varies within and
386 between subjects. In addition, the studies which have chemically characterized the chemical form of
387 fecal calcium are few and of older date. Hence, there is a need for new in vivo studies with chemical
388 characterization of the calcium-fatty acid soaps and amorphous calcium phosphate compounds,
389 preferably focusing on the ratios of which fat, calcium, and phosphate appear in whole dairy foods.

390 3.5.1.2. Lowering of cholesterol absorption by the MFGM

391 A study in mice has proposed a mechanism for the MFGM reducing intestinal cholesterol
392 absorption after dairy intake based on inhibition of cholesterol micellar solubility (57). It was
393 demonstrated in vitro that in the presence of buttermilk, the micellar solubility of cholesterol was
394 reduced, probably due to the presence of sphingomyelin in buttermilk MFGM fragments (58).
395 Because sphingomyelin is not completely hydrolyzed in the human small intestine, such
396 sphingomyelin-cholesterol complexes suggests a potential cholesterol absorption limiting ability
397 of the MFGM (59), however, such an effect was not confirmed in a study in humans measuring
398 surrogate markers of intestinal fat absorption (60).

399 3.5.2. Link between fat digestibility and blood lipid response

400 There is evidence of a connection between an increased fecal fat excretion and an attenuated blood
401 lipid response after intake of dairy products rich in calcium, phosphate and MFGM. An intervention
402 study in humans showed a strong correlation between fecal fat excretion and changes in total and
403 LDL-cholesterol after intake of diets with cheese or milk compared to a diet with butter (**Figure 2**)
404 (34). Also, a cross-over study in humans, examining four full-diets with combinations of low-
405 calcium or high-calcium and low-fat or high-fat, found that the response in LDL- and HDL-
406 cholesterol depended on the saturated fat content of the diet, and that only the LDL-cholesterol

407 response was attenuated by a simultaneous high dietary calcium intake (61). As the phosphate
408 content of the diets in this study were also high on the high-calcium diets and low on the low-
409 calcium diets, phosphate may have contributed to the attenuation of LDL-cholesterol. Calcium
410 phosphate was previously shown to increase fecal bile acid excretion and reduce LDL-cholesterol
411 (62). This effect was presumably due to a decreased enterohepatic bile acid circulation and a
412 consequently increased hepatic de novo bile acids synthesis from its precursor, cholesterol. This
413 may have led to an upregulation of the hepatic LDL-receptor expression and an increased clearance
414 of LDL-cholesterol from the circulation. Hence, amorphous calcium phosphate may influence
415 blood lipids through fecal bile acid excretion.

416 3.5.3. Regulation of blood lipid response by the MFGM and milk-phospholipids

417 It is still unclear whether or not the MFGM (intact around the native milk fat globules or as free
418 released fragments) affects the fecal fat excretion in humans. Some studies suggest that the MFGM
419 could reduce or prevent an increase in fasting total cholesterol, LDL-cholesterol and triglycerides
420 (TG) caused by SFA intake (60,63,64). In one study, a buttermilk-powder formulation (rich in
421 MFGM fragments) significantly reduced fasting total cholesterol and TG compared with a placebo
422 powder formulation, whereas the reduction in LDL-cholesterol was only borderline significant, and
423 strongest in subjects with a high baseline LDL-cholesterol concentration (60). The changes in
424 concentrations of LDL-cholesterol and TGs were not correlated, suggesting different metabolic
425 pathways of regulation. In addition, the buttermilk formula was found to increase plasma lathosterol
426 concentrations, a surrogate marker of endogenous cholesterol synthesis. In another randomized iso-
427 energetic study, 8-weeks intake of whipping cream (rich in intact MFGM) did not raise plasma
428 cholesterol in overweight adults compared to intake of butter oil (emulsified fat depleted of MFGM)
429 which markedly raised LDL-cholesterol (63). Moreover, whipping cream intake differentially
430 regulated nineteen genes and most of the changes in gene expression were correlated with the

431 changes in blood lipids. The effects of formulated drinks enriched with milk-phospholipids as
432 MFGM concentrates from buttermilk, compared with other phospholipid sources on blood lipids
433 have also been investigated in two studies. A parallel study tested a drink formulated from buttermilk
434 concentrate, hereby enriched in sphingolipids (25% of MFGM polar lipids in cows' milk), compared
435 to a drink formulated with skimmed milk enriched with egg-phospholipid and butter oil (64). No
436 significant difference in blood lipids was found between groups. Another study, included two trials
437 investigating 8 weeks intake of milk-phospholipids (2g) compared to milk-fat and to soya-
438 phospholipids on lipid metabolism and other risk factors for CVD (65). In the first trial, subjects
439 consumed milk enriched with either 2 g milk-phospholipids from a buttermilk concentrate or 2 g
440 milk-fat for 8 weeks. In the second trial, subjects consumed milk enriched with either 3 g milk-
441 phospholipids from the same buttermilk concentrate or 2.8 g soya-phospholipids for 7 weeks. Milk-
442 phospholipid did not affect plasma lipids, insulin sensitivity, or inflammatory markers in the two
443 trials. In summary, based on these few studies, the effects of formulated drinks enriched with MFGM
444 through buttermilk concentrate appears to be less pronounced than the effect of intact MFGM,
445 provided by buttermilk, cream, or cheese, which supports a stronger effect of whole dairy i.e. the
446 dairy matrix compared to its isolated or reformulated constituents. The mechanisms induced by the
447 MFGM are unclear and deserves further investigation, but might be associated with a decrease in
448 intestinal cholesterol absorption and/or the regulation of expression of genes.

449 3.5.4. Regulation of blood lipid response by dairy matrix fermentation

450 Intake of fermented dairy products has been shown to have a beneficial effect on blood lipid
451 concentrations. This may be due to fermented dairy products favoring a gut microbiota with a
452 specific production of SCFA (66). The SCFAs are rapidly absorbed by the colon and metabolized in
453 the liver and an altered production ratio of SCFAs may influence the blood lipid balance, as serum
454 acetate: propionate ratio has been associated with serum total and LDL-cholesterol concentrations

455 (67–69). A metabolomics investigation of a study comparing milk, cheese or butter intake showed
456 that both cheese and milk intake increased levels of fecal SCFAs (70). Specifically, cheese intake
457 increased fecal butyrate, propionate, and malonate concentrations and decreased fecal acetate and
458 glycerol concentrations. Furthermore, there were significant correlations between fecal propionate
459 and butyrate levels and LDL-cholesterol concentrations. This indicates that dairy consumption and
460 especially cheese, increases fecal SCFA levels or alters production ratio of these, and this is likely
461 a result of modification of the gut microbiota. Low- and high-fat fermented dairy may not have a
462 similar impact on gut microbiota. A previous study in pigs pointed towards distinct effects of
463 reduced-fat cheese and regular-fat cheese on gut microbiota in diets with equal milk-fat (37).
464 Regular-fat cheese caused a lower Firmicutes to Bacteroidetes ratio, and compared to a butter-
465 control the changes in the relative abundance of more bacterial genera were found after intake of
466 the regular-fat cheese e.g. a higher abundance of *Lactobacillus* and *Oscillibacter*.

467 **3.6. Studies comparing similar dairy products with different structures or textures on digestion** 468 **and absorption kinetics, appetite sensations and muscle protein synthesis**

469 In addition to the nutrient matrix, the physical structures and textures of dairy products could
470 influence the health effects of different types of dairy foods. Only a few studies have compared
471 different structures or textures of dairy products in relation to absorption kinetics and appetite. A
472 study investigated the effects of a semi-solid yogurt (378 g), drinkable yogurt (378 g), dairy beverage
473 (400 mL), and fruit drink (400 mL), matched for palatability and energy content, on subjective
474 appetite sensations (71). The semi-solid and liquid yogurts resulted in reduced hunger and increased
475 feelings of fullness compared with the dairy beverage and fruit drink. However, subsequent food
476 intake did not differ after intake of the beverages. Another study, comparing two iso-energetic meals
477 with a liquid structure or a semi-solid structure, found a longer gastric emptying time and a prolonged
478 satiety response after the semi-solid meal (grated cheese and low-fat yogurt)

479 (6). These studies suggest a prolonged satiety response after intake of a semi-solid dairy matrix and
480 yogurt compared to a liquid dairy matrix.

481 Acid and rennet gels of dairy products with identical composition have been shown to exhibit
482 major differences in the protein digestion kinetics and amino acid bioavailability in pigs (72). A
483 rennet gel produced with heat-treated milk showed prolonged residence time in the stomach
484 compared to an acid gel or a stirred acid gel. Also, the rennet gel caused slower release of milk
485 proteins in the duodenum. A delayed gastric emptying was also seen after intake of yogurt
486 compared to intake of milk (73), and yogurt was shown to lower and prolong the jejunal release of
487 protein (74). Furthermore, different dairy matrix structures were found to impact the number of
488 identified peptides released, with rennet gels inducing two and three times less peptides than milk
489 and acid gels, respectively (75). This is consistent with the delayed protein digestion kinetics
490 /amino acid absorption observed with rennet gels.

491 The dairy proteins, i.e. casein and whey are found in different ratios and levels in dairy foods (Table
492 2) and these proteins were shown to cause a distinct postprandial release of peptides. Medium-size
493 peptides (750–1050 kDa) were released during 6h after casein ingestion, whereas larger peptides
494 (1050–1800 kDa) were released during the first 3h after whey protein ingestion (76). In the
495 jejunum, twice as many peptides were detected and sequenced after casein ingestion compared with
496 whey protein ingestion, and accordingly α -casein was shown to be the most important precursor of
497 peptides. An acute study in humans, in which the protein ratio in the yogurt matrix was manipulated
498 towards a higher whey protein content, decreased subsequent ad libitum energy intake compared to a
499 yogurt with lower whey and higher casein content (77). Also, a study in a murine model revealed a
500 lower body weight gain for mice fed whey protein as compared with casein (78). Metabolomics
501 studies in both animals and humans suggest this to be a result of whey protein affecting endogenous
502 metabolism through the Krebs cycle (78,79). Therefore, the balance between casein and whey

503 proteins in dairy products may be important for their overall effect on body weight, through
504 mechanisms involving appetite regulation and endogenous energy metabolism. A high protein
505 digestion rate is necessary in the elderly to induce protein metabolism and prevent age-related
506 sarcopenia, because of an age-related higher threshold for inducement of an anabolic stimulus by
507 plasma amino acids (80). The anabolic threshold is lower among younger adults, and therefore the
508 protein kinetics may be less important in this population group, with the exception of elite athletes
509 who have higher substrate requirements. Even small differences in protein digestion rate, may be
510 sufficient to affect postprandial protein metabolism (81). For dairy products, pasteurization (72°C
511 for 20 seconds) does not seem to affect protein digestion rate, whereas ultra-high temperature
512 (UHT) treatment (140°C for 5 seconds) increased digestion rate (82). The latter is probably
513 explained by heat-induced interactions with the whey protein (mainly β -lactoglobulin) with
514 subsequent partial dissociation of the casein micelles.

515 Homogenization strongly modifies the structure of milk fat globules, and therefore the metabolic
516 impact of consumption of homogenized dairy products has been questioned (83). The effect of
517 homogenization on the lipid absorption kinetics has not yet been investigated in vivo, but was
518 investigated in vitro using nutrient-matched formulae; one based on raw milk and one based on
519 homogenized milk (84). An increased postprandial release of free fatty acids during in vitro gastric
520 digestion was observed with the homogenized formula. This was explained with the homogenized
521 formula having a smaller lipid particle size with increased relative surface area, making the lipids
522 more accessible for lipases. Finally, differences in fat droplet interface composition (proteins vs
523 MFGM) was also suggested to impact the digestion kinetics of differently processed milk (85).

524 In summary, the micro- and macro-structures of the dairy matrix may influence the metabolic
525 response after consumption. Therefore, different dairy matrix structures should be taken into
526 consideration, in addition to the content of bioactive components, when evaluating the nutritional

527 properties of whole dairy foods. As different dairy structures may provide a better fit for the dietary
528 needs of individual population groups, this should be further investigated and included when re-
529 evaluating current dietary guidelines. For instance, elite athletes and the elderly may be given the
530 advantage of a high and efficient nutrient release rate whereas obese or diabetic persons may
531 benefit from a lower nutrient release rate.

532 **3.7. How the matrix of fermented dairy may affect insulin sensitivity**

533 It has been suggested that different protein sources (i.e. dairy, meat, fish, egg, and plants) are
534 differently associated with risk of T2D (86). Among dairy products, yogurt and cheese in particular
535 are associated with lower risk of T2D (18,87). This suggests that in addition to the protein and
536 mineral content, other bioactive factors in fermented dairy products may influence T2D risk.
537 Ripened dairy products contain branched chain amino acids and milk-derived peptides. Aside from
538 the antihypertensive effect of milk-derived peptides, these may also be involved in regulation of
539 insulinaemia and in stimulation of the satiety response (88). The bioactive peptides or amino acids
540 produced during cheese ripening were recently shown to improve insulin sensitivity and reduce
541 circulating free fatty acids in pigs (52). In humans, postprandial increments in branched chain
542 amino acids from whey (i.e. leucine, valine, and isoleucine) was found to correlate with
543 postprandial insulin response, and insulin responses to correlate with glucose-dependent
544 insulinotropic polypeptide (GIP) concentrations (89). Furthermore, a cross-over study showed that
545 6 months intake of 4 daily servings of low-fat milk and yogurt reduced fasting plasma insulin by
546 9% and reduced insulin resistance by 11% in overweight and obese adults compared to a 6-month
547 low-dairy control period (90).

548 Finally, stimulation of a beneficial gut microbiota, after intake of probiotics, has been suggested
549 to modulate gut function through regulation of the immune system (91). This has also been

550

551 Owing to a low number of studies in humans in this field, more research on fermented
552 dairy products and glucose homeostasis are needed.

553 **4. CONCLUSIONS**

554 Evidence to date indicates the dairy matrix has specific beneficial effects on health, as the metabolic
555 impact of whole dairy on body weight, cardiometabolic disease risk, and bone health differ to that of
556 single dairy constituents. Also, different types of dairy product types seem to be distinctly linked to
557 various health effects and disease risk markers. In addition, different processing methods and
558 dairy structures can enhance interactions in the dairy matrix, thereby modifying the metabolic
559 effects of dairy consumption. The nutritional value of dairy products should therefore be
560 considered as the biofunctionality of the sum of nutrients within the dairy matrix structures. Hence,
561 there is a need for further research on health effects of whole dairy foods alongside the more
562 traditional approach of studying the health effects of single nutrients. Such research would help to
563 support dietary guidelines considering the effect of whole foods on health, rather than just focusing
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580 of GROS (Groupe de Réflexion Obésité Surpoids) and is a member of the Scientific Advisory Board
581 of GEMO (Groupe d'Expert en Micro Nutrition Oculaire), of APRIFEL (Agence pour la Recherche
582 et l'Information en Fruits et Légumes, and of ENSA (European Natural Soy and Plant Based Foods
583 Manufacturers Association), and he is a member of OCHA (Observatoire CNIEL des habitudes
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616 Platform, Berlin 2015; Dairy Council UK, Glasgow & Cardiff 2015; European Milk Forum, Dairy
617 Councils of Republic of Ireland and Northern, Dublin & Belfast, 2014; European Milk Forum,
618 Paris, 2014. Editorial boards: Associate Editor of American Journal of Clinical Nutrition, board
619 member Annals of Nutrition and of Metabolism & Annual Review of Nutrition. Recipient of
620 expenses and/or modest honoraria (<\$2,000) for lectures given at meetings supported by corporate
621 sponsors. IG: British Nutrition Foundation Scientific Advisory Committee Member; UK Food

622 Standards Agency, member of Advisory Committee; University College Dublin Institute of Food
623 and Health, Scientific Advisory Panel Member; Estonian Biocompetance Centre of Healthy Dairy
624 Products. Consultant to Scientific Panel; International Chair on Cardiometabolic risk, Member,
625 Panel on Dairy/Health/Lipids; International Expert Movement to improve Dietary Fat Quality,
626 Member; University of Aberystwyth, Research Assessment Panel for IBERS; European Healthy
627 Lifestyle Alliance: Member of Discussion Panel on Obesity; International Expert Movement to
628 Improve Dietary Fat Quality, Member; Consultant to the Dairy Council on Fats in Dairy Products
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7. TABLES

Table 1. Identified gaps in the existing knowledge and future research questions

Epidemiology

- How should high-fat and low-fat dairy foods be defined? Does it make sense to pool low-fat and high-fat dairy products when considering the differences in active components and structures between various types of dairy products?
 - Epidemiological studies should recognize that milk, yogurt, cheese, butter and cream are each unique (in other ways apart from their fat content) and hence should be studied accordingly.
 - Heterogeneity in observational studies needs to be thoroughly addressed in the analysis of future studies e.g. by stratification. Intake amounts, types and fortification practices vary between nations, genders and age groups, and genetic variation may also exist. - Analysis based on observational data from which certain foods are substituted with others is a new but promising approach. More of such studies are warranted in order to determine the optimal diet composition for disease prevention. However, analyses of substitution of dairy fat with other fats should be supplemented by analyses replacing different types of dairy foods with other relevant foods (e.g. replacement of cheese for plant oil is not a realistic dietary choice from a food perspective).
 - To what extent is the intake of dairy products a marker of overall healthier or unhealthier diets and lifestyles?
 - What are the facilitators and barriers to dairy product consumption in different age groups?
-

Bone health

- Protein requirements in children are extrapolated from nitrogen balance studies in adults. Should bone outcome measures be used to set protein requirements in children?
 - Is the amino acid composition of protein important to bone health? Is there an optimal amino acid composition for bone remodeling?
 - Does fermentation of dairy products have an impact on bone, and if so, what are the mechanisms?
-

Protein functionality

- More data are needed on protein ileal digestibility of dairy products as well as other protein sources.
 - Is there an optimal protein source for the elderly and does it differ from that of the younger population?
 - How can the anabolic protein threshold consistently be achieved in elderly? Is a certain intake of protein in each meal required for an optimal muscle protein synthesis? Should protein recommendations for elderly be increased due to the higher anabolic threshold?
 - Proteins are essential for growth, but some amino acids can also act as signals and stimulate production of other compounds, like IGF-1. It is still unknown whether or not the endocrine functions of protein are affected by the dairy matrix.
 - It is uncertain whether or not identified bioactive peptides from dairy can be absorbed into the blood intact, and whether or not these have a sufficiently long half-life to exert metabolic effects.
 - Quantitative data on bioactive peptide release during digestion are lacking.
 - Do dairy protein types or dairy processing cause different effects on the gut microbiota composition and activity?
-

Fat functionality

- Does it matter whether the membrane of the MFGM is disrupted, or is the presence of phospholipids the determinant for the metabolic effect of the MFGM? Could a potential difference be explained by the intrinsic proteins/enzymes of the MFGM?
 - Could MFGM be involved in the metabolic programming of infants?
 - What is the metabolic importance of the milk fat globule structure (homogenized vs. non-homogenized milk-fat)?
 - RCT's in humans confirming the suggested specific effect of fermented dairy on insulin sensitivity remains to be conducted. What is the impact on health of a liquid and solid state of dairy fat e.g. melted vs solid cheese?
 - What is the precise role of calcium in the reduced fat digestion? Fecal calcium-fatty acid soaps needs to be chemically confirmed.
 - What is the role of dairy as bile acid sequestrants; is phosphate responsible for the increased bile acid excretion, and is there a dose response effect?
 - Studies with free-living designs often find lower effect sizes than studies with a highly controlled design. It has to be clarified if the effects of the various mechanisms have a magnitude to impose an effect in whole diet setting?
 - What is the role of fat in different dairy-matrices on regulation of non-lipid cardiometabolic risk markers e.g. inflammation and oxidative stress.
 - Can metabolomics and lipidomics approaches be used to explain unknown metabolic pathways of action by various dairy matrices?
-

Digestion kinetics

- The structure a food adopts in the stomach is essential to understand its digestion behavior. Not sufficiently research has been conducted on the gastric residence time and postprandial responses to different dairy matrices.
 - The postprandial kinetics after cheese intake may likely depend on the coagulation method used during cheese processing. It should be investigated whether cheese produced solely by acidification (e.g. cream cheese) or rennet (most cheeses) affects digestion kinetics and appetite differently. Also, it should be investigated if the postprandial kinetics after intake of soft and hard cheese or after intake of cheeses produced with different ripening methods differs.
 - More research is needed on effects of dairy processing e.g. UHT and cooking, on digestion kinetics.
-

Table 2. Bioactive components and supramolecular structures in different dairy products¹

	Calcium (mg/100 g)	Phosphorus (mg/100 g)	MFGM ² (mg/100 g)	Protein ³ (g/100 g, type)	Fermented	Fat structure ⁴	Protein network
Cheese⁵ (25% fat)	659	510	150	23.2, casein	yes	MFG/ aggregates/ free fat	Solid/ viscoelastic
Milk (skimmed, 0,5% fat)	124	97	15	3.5, whey/casein	no	Tiny native MFG/ potential MFGM fragments	Liquid
Milk (whole, 3.5% fat)	116	93	35	3.4, whey/casein	no	Native MFG or homogenized milk fat droplets/ potential MFGM fragments	Liquid
Yoghurt (1.5% fat)	136	99	15	4.1, whey/casein	yes	Tiny native MFG/ potential MFGM fragments	Gel/ viscoelastic
Cream (38% fat)	67	57	200	2, -	no	Native MFG or homogenized milk fat droplets/ potential MFGM fragments	Liquid
Butter	15	24	-	<1 -	no/yes ⁶	Continuous fat phase (water-in-oil emulsion)/ MFGM residue traces	-

Abbreviations: MFG, Milk fat globules; MFGM, Milk fat globule membrane.¹approximate amounts, ²based on Dewettinck et al. (2008)(11) and Conway et al. (2014)(92), ³according to food composition tables from The Technical University of Denmark (93), ⁴based on Michalski et al. (2009)(94) and Michalski et al. (2013)(56), ⁵semi-hard Danbo type, ⁶Depends on the production method used. With Indirect Biological Acidification (IBA) starter culture is added to the butter after churning.

8. FIGURE LEGENDS

Figure 1: Reprinted from de Goede et al. (2015) (36). Forest plot from meta-analysis of intervention studies comparing effects of cheese vs. butter consumption on plasma LDL-cholesterol levels. Data shown include the author names, year of publication, relative risks (RRs), 95% confidence intervals (95% CIs), and weight to the overall meta-analysis. Study-specific RRs and 95% CIs are represented as shaded squares. The area of the squares is within the overall meta-analysis. The diamond represents the pooled RR and the 95% CI. I^2 indicates the percentage of heterogeneity due to between-study variation. Abbreviations: LDL-C, LDL cholesterol; CI, Confidence Intervals; RR, Relative Risk.

Figure 2: Reprinted from Soerensen et al. (2014) (34). Correlations (95% CIs) between changes in LDL-C and fecal fat excretion during the butter-control (black), milk (open), and cheese (gray) periods ($R^2 = 0.163$, $P = 0.002$) ($n = 15$). Abbreviations: LDL-C, LDL-cholesterol.

Figure 2

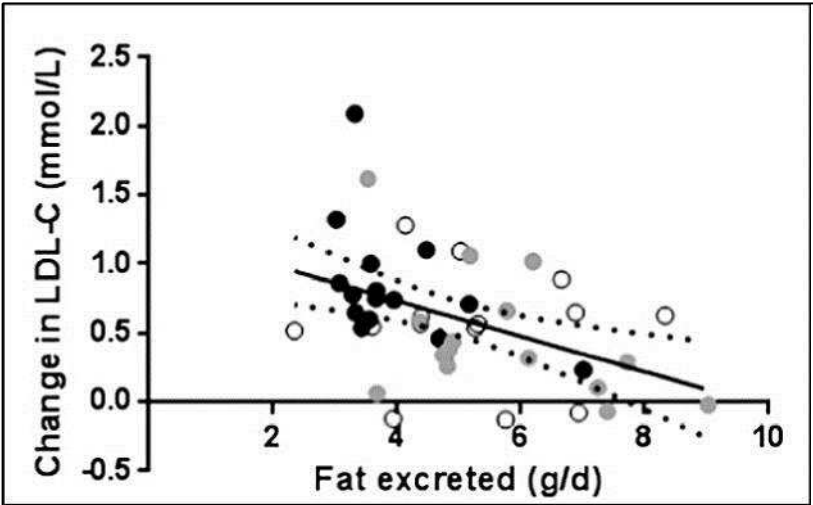


Figure 1

