



Lipid Levels – The Risk of Arteriosclerosis

Cholesterol and triglycerides are fatty substances (lipids) found normally in the blood. A high level of lipids in the bloodstream is called hyperlipidemia and is a major risk factor for coronary heart disease.

Hyperlipidemia can affect the heart in this way:

Cholesterol and other lipids build up in the inner lining of blood vessels like rust in water pipes and, over time, close these vessels. The narrowing of blood vessels, called arteriosclerosis, keeps oxygen-carrying blood from getting to the heart muscle. The result can be severe chest pain and eventually heart attack.

To determine the risk of arteriosclerosis from hyperlipidemia, we measure total blood cholesterol, triglycerides, low-density lipoprotein (LDL) and high-density lipoprotein (HDL). LDL seems to promote the deposit of cholesterol on artery walls, increasing the risk of heart disease. HDL, on the other hand, is thought to carry cholesterol away from the tissues, protecting against heart disease.

Optimal lipid levels:

| | |
|--------------------------------|---------------------|
| Total cholesterol | Less than 200 mg/dl |
| LDL | Less than 100 mg/dl |
| HDL | Over 40 |
| Triglycerides (fasting) | Less than 150 mg/dl |
| Total cholesterol to HDL ratio | Less than 3.5 |

Generally, a minimum rating of Table B will be applied when any of the following are noted:

- HDL < 25
- Triglycerides \geq 1000
- Total cholesterol \geq 300
- Total cholesterol to HDL ratio \geq 8.0

Ratings will increase as these values worsen up to Table E. A ratio >11 will be rejected. Ratings for lipids are reduced at ages 66-75 and ratings for lipids are generally not applied for individuals over age 75.

To get an idea of how a client with abnormal lipid levels would be viewed in the underwriting process, please feel free to use the Ask "Rx" *per* underwriter on the reverse side for an informal quote.

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Lipid Levels - Ask "Rx" pert underwriter
(ask our experts)

Producer _____ Phone _____ Fax _____
Client _____ Age/DOB _____ Sex _____

If your client has had an elevated lipid level, please answer the following:

1. Please give the date and result of the most recent
total cholesterol value _____
HDL (good cholesterol) value _____
triglyceride value _____

2. Please check if your client has had any of the following:
a) chest pain or angina yes no
b) TIA or stroke yes no
c) claudication or peripheral
vascular disease yes no
d) diabetes yes no

3. Is your client on any medications?
 yes, please give details _____
 no

4. Has your client smoked cigarettes in the last 12 months?
 yes
 no

5. Does your client have high blood pressure?
 yes, please list most recent blood pressure _____
 no

6. What is your client's height and weight? _____

7. Has a stress electrocardiogram (treadmill test) been completed within the past year?
 yes; normal _____ (date)
 yes; abnormal _____ (date)
 no

8. Does your client have any other major health problems (ex: cancer, etc.)?
 yes, please give details _____
 no

After reading the *Rx for Success* on Lipid Levels, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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