



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.

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.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.
FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC

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.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.
FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC

©2004 The Prudential Insurance Company
of America
751 Broad Street, Newark, NJ 07102-3777
Rx001 IFS-A005217 Ed. 02/04 Exp. 08/05

Prudential  **Financial**