Rx FOR SUCCESS — 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 to 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, use the Ask "Rx"pert Underwriter on the next page for an informal quote.

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Not Insured by FDIC or Any Federal Government Agency.
May Lose Value.
Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

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Ask "Rx"pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Lipid Levels, use this form to Ask "Rx"pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

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

1. Please give the date and result of the most recent values.

Total cholesterol _____

HDL (good cholesterol _____

Triglyceride _____

2. Please check if your client has had any of the following:

Chest pain or angina ☐ Yes ☐ No

TIA or stroke ☐ Yes ☐ No

Claudication or peripheral vascular disease ☐ Yes ☐ No

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 current height and weight?

Height _____ 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 (e.g., cancer, etc.)?

☐ Yes. Please give details. _____

☐ No