Angina

“Chest pain” is often a vague and nondescript symptom which can be caused from many conditions, such as: esophageal disease, hiatal hernia, peptic ulcer disease, pleurisy (inflammation of lining of the lung), chest wall muscle or ligament strains, anxiety disorders, pericarditis (inflammation of lining of the heart), and tumors.

Ischemic chest pain (angina) is usually associated with exertion, or it can be brought on by cold, eating, or emotional stress. It is caused by a lack of blood flow to the heart muscle. It can be relieved by rest, oxygen, or nitroglycerin. Angina is often described as a squeezing or crushing substernal pain radiating to the jaw, neck, shoulders or arms. The likelihood that the chest pain is angina is determined by the presence of well recognized cardiac risk factors such as: male sex, age over 40, smoker, family history of heart disease, diabetes, hypertension, and abnormal lipid profile such as an elevated cholesterol level.

There are many ways to evaluate angina:

- Resting EKG - Stress EKG
- Thallium Stress Test - MUGA Scan
- Stress Echo - Ultrafast CT of the heart
- Angiogram (cardiac catheterization)

Please see Rx #5 - Exercise (Stress) Electrocardiograms, Rx #7 - Cardiac Catheterization, and Rx #23 - Evaluation of Coronary Artery Disease, for more information regarding these tests.

Underwriting Considerations for angina absent other significant impairment:

<table>
<thead>
<tr>
<th>Angina diagnosed by positive stress test, or classical symptoms</th>
<th>Table C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angina diagnosed by angiogram</td>
<td>Rated according to the severity of the CAD</td>
</tr>
</tbody>
</table>

To get an idea of how a client with Angina would be viewed in the underwriting process, 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
Rx071 IFS-A031496 Ed. 10/03 Exp. 10/05

Prudential Financial
If your client has had Chest Pain or Angina, please answer the following:

1. Please list date when first occurred: ________________________________

2. Is your client on any medications (including aspirin)?
   - [ ] yes, please give details ________________________________________
   - [ ] no

3. Has your client had any of the following tests? (please check all that apply)
   - [ ] Resting EKG
   - [ ] Stress Echocardiogram
   - [ ] Thallium Stress EKG
   - [ ] Ultrafast CT
   - [ ] Angiography
   - [ ] Muga Scan
   - [ ] Stress EKG

4. Please check if your client has had any of the following:
   - [ ] High Blood Pressure
   - [ ] Family History of Heart Disease
   - [ ] Diabetes
   - [ ] Abnormal Lipid Levels
   - [ ] Elevated Homocysteine

5. Has your client had any of the following:
   - [ ] Heart Attack(s); please give dates ________________________________
   - [ ] Bypass Surgery(ies); please give dates _____________________________
   - [ ] # of vessels
   - [ ] Angioplasty(ies); please give dates ________________________________
   - [ ] # of vessels

6. Has your client smoked cigarettes in last 12 months?
   - [ ] yes
   - [ ] no

7. Does your client have any other major health problems (ex: cancer, etc.)?
   - [ ] yes, please give details __________________________________________
   - [ ] no

Please submit the actual tracings and results of all stress electrocardiograms and any further testing if done (thallium, echo, or angiogram).

After reading the Rx for Success on Angina, 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