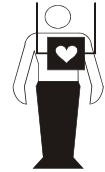




Enlarged Heart



Any of the four chambers of the heart (*right atrium, right ventricle, left atrium, and left ventricle*) may become dilated (*enlarged*) and/or the muscular wall of the heart may become thickened (*hypertrophied*). Measurable cardiac enlargement is a clue to significant heart disease; it rarely exists as an isolated finding. It is usually secondary to organic disease such as valve defects, congenital defects, hypertension, coronary artery disease or cardiomyopathy.

The cardio-thoracic (CT) ratio as determined by chest Xray (CXR) is often used to report heart size. CT is the heart width divided by the width of the chest cavity. Normal CT ratio is under 50%. Echocardiogram, MUGA scan and ventriculogram are better than chest Xray for assessing heart size. When available (*and of a similar date*), these tests will be used as the basis of the underwriting assessment instead of a CXR. In addition to heart size, these tests provide details (chamber size, cardiac function, wall motion and so on) that can be useful to the underwriter.

Underwriting considerations for enlarged heart absent other significant impairment:

Cardiac Enlargement on Chest X-ray with CT Ratio

Up to 52%	No rating
53-57%	Table C
Over 57%	Decline

Left ventricular hypertrophy (LVH) as indicated by thickness of left ventricular posterior wall or septum* (in diastole) on echocardiogram

Normal	7-11 mm	No rating
Very mild hypertrophy	12 mm	No rating
Mild hypertrophy	13-14 mm	Table B
Moderate hypertrophy	15-17 mm	Table C-D
Severe hypertrophy	>17 mm	High Substandard to Decline

*Hypertrophic cardiomyopathy is discussed in more detail in *Rx for Success Hypertrophic Cardiomyopathy*.

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

Securities and Insurance Products:

Not Insured by FDIC or any Federal Government Agency
 May Lose Value
 Not a Deposit or Guaranteed by the Bank or any Bank Affiliate

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

Left Atrial Size and Left Ventricular Size and Function on Echocardiogram

Normal	Mild Dysfunction Mildly Enlarged	Moderate dysfunction Moderately Enlarged	Severe dysfunction Severely Enlarged
No Rating	No Rating	Table B	Usually declined

If there is no added rating, preferred classification can be applied if the client otherwise qualifies.

Other cardiovascular disease or elevated blood pressure may lead to higher ratings. Known valvular heart disease will be underwritten based on the specific disorder that exists. See *Rx for Success Aortic Valve Disorders* or *Mitral Valve Disorders*. Applicants with a history of valve replacement or congenital heart disease will receive individual consideration.

To get an idea of how a client with an *Enlarged Heart* would be viewed in the underwriting process, feel free to use the *Ask "Rx" per underwriter* on the next page for an informal quote.

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

Enlarged Heart - Ask "Rx" pert underwriter (ask our experts)

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

If your client has a diagnosis of Enlarged Heart, please answer the following:

1. When was the condition first diagnosed? _____
2. Have any of the following symptoms occurred?

chest discomfort	<input type="checkbox"/> yes	<input type="checkbox"/> no
fainting spells or dizziness	<input type="checkbox"/> yes	<input type="checkbox"/> no
shortness of breath	<input type="checkbox"/> yes	<input type="checkbox"/> no
palpitations (irregular heart beat)	<input type="checkbox"/> yes	<input type="checkbox"/> no
3. Please note which of the following cardiac studies have been completed? Please send copies of the reports.

chest Xray	<input type="checkbox"/> yes - normal	<input type="checkbox"/> no
	<input type="checkbox"/> yes - abnormal	
exercise treadmill or thallium	<input type="checkbox"/> yes - normal	<input type="checkbox"/> no
	<input type="checkbox"/> yes - abnormal	
resting or exercise echocardiogram	<input type="checkbox"/> yes - normal	<input type="checkbox"/> no
	<input type="checkbox"/> yes - abnormal	
MUGA	<input type="checkbox"/> yes - normal	<input type="checkbox"/> no
	<input type="checkbox"/> yes - abnormal	
cardiac catheterization	<input type="checkbox"/> yes - normal	<input type="checkbox"/> no
	<input type="checkbox"/> yes - abnormal	
4. Is there a history of any other heart disease (problems with valves, coronary artery disease, cardiomyopathy, etc.)?
 yes, please give details _____
 no
5. Is your client on any medications?
 yes, please give details _____
 no
6. Has your client smoked cigarettes in the last 12 months?
 yes
 no
7. Does your client have any other health problems (ex: cancer, etc.)?
 yes, please give details _____
 no

Please submit the results of all completed cardiac studies.

After reading the *Rx for Success* on Enlarged Heart, 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 is subject to 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.