Underwriting

Fasting lipid profile information

What is a fasting lipid profile?

This is a blood test used to analyse the cholesterol of the life insured.

What will the test involve?

You will need to have a blood sample taken after a period of fasting (at least 12 hours/up to 15 hours).

How should I prepare?

Appointments are usually made to take the blood sample in the morning, so that the majority of the time spent fasting is overnight. It is important that on the morning of the test you do not eat or drink anything for breakfast, although water is okay as this does not affect the results.

What will the results show?

The test results will include the following:

- Total cholesterol
- HDL – High density lipoprotein (the so-called "good" cholesterol)
- LDL – Low density lipoprotein
- Triglycerides (blood fats related to calorie and carbohydrate intake)

Underwriting the test results

Results are particularly affected if you do not fast for the required length of time, which may mean that you are given a non-standard decision (meaning you have to pay a higher premium), or return to repeat the test at a later date.

Are there any risks?

There should be no risks associated with taking this test. If you are pregnant, please contact RL360° via your advisor in advance of the test to assess if other options or information are available.

Other tests that may be analysed from the same sample

Fasting blood sugar – a test to measure the level of sugar in the blood.

HbA1c – primarily used to monitor diabetic control.

Issued by RL360 Insurance Company Limited. Registered Office: RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Telephone: +44 (0)1624 681681. Telephone calls may be recorded. Website: www.rl360.com. RL360 Insurance Company Limited is authorised by the Isle of Man Financial Services Authority. Registered in the Isle of Man number 053002C.

UW044a 05/14

You can count on us

RL 360°