



Primerica Life Insurance Company is pleased to provide you with your laboratory results obtained during your insurance application process. The following report, prepared by Clinical Reference Laboratory, contains your laboratory results and an easy to understand laboratory guide with valuable information about the tests performed.

This information is no substitute for a comprehensive medical evaluation from your personal physician. Should you have questions or concerns about your health or the enclosed results, please contact your doctor.

We want to thank you for choosing Primerica Life Insurance Company and we hope you will find the enclosed information both practical and useful.

Sincerely,

Primerica Life Insurance Company

Applicant Information**Lab Slip ID:** 8172296928

Sid: 10181815

NAME: WASEEM HARTAK

GENDER: MALE

COLLECTED: 3/8/2023

REPORTED DATE: 03/10/2023

Laboratory Report**CHEMISTRIES**

Determination	Your Result	Expected Range	Test Guide
GLUCOSE	73	70-109 mg/dL	Measures the blood sugar level. Elevations may be indicative of diabetes or a recent meal.
BLOOD UREA NITROGEN (BUN)	9	6-25 mg/dL	BUN is a by-product of protein metabolism and is cleared by the kidneys. Elevations can result from any type of kidney disorder, strenuous exercise, or diuretic medications.
CREATININE	0.66	0.60-1.50 mg/dL	Creatinine is produced by muscle tissue and is cleared by the kidneys. Elevations suggest kidney or muscular disorders. High protein diets or certain supplements may cause mild elevations.
ALKALINE PHOSPHATASE	51	30-115 U/L	An enzyme found primarily in the bone and liver that may indicate bone, liver or kidney disorders. Generally higher in children than in adults because of its role in the bone making processes. Levels may be elevated at times of pregnancy.
TOTAL BILIRUBIN	0.48	0.10-1.20 mg/dL	A by-product of the breakdown of old red blood cells. Elevations may be due to anemia, chronic liver disease, cancer, or a common, benign genetic condition.
SGOT (AST)	34	0-41 U/L	An enzyme found in skeletal muscle, heart muscle, and liver tissue. Elevations can be due to disease or trauma to the muscles or to various liver diseases. SGOT may also be elevated in the presence of certain medications.
SGPT (ALT)	81	0-45 U/L	An enzyme present primarily in the liver. Elevations occur in acute viral hepatitis and other liver disorders. SGPT may also be elevated in the presence of certain medications.
GAMMA GLUTAMYLTRANSFERASE	25	2-65 U/L	A liver enzyme that is present in various tissues. Elevations may indicate hepatitis, heavy alcohol consumption or the use of certain medications.
ALBUMIN	4.5	3.9-5.5 g/dL	Serum albumin is the main protein found in blood. Higher values represent dehydration, while lower values are generally a result of kidney, liver, or nutritional problems.
GLOBULIN	2.6	1.0-4.6 g/dL	Globulins are the proteins of the immune system. High levels are found in severe liver disease, some infectious diseases and rare forms of cancer.

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Laboratory Report**CARDIAC PROFILE**

Determination	Your Result	Expected Range	Test Guide
CHOLESTEROL	211	140-280 mg/dL	Cholesterol is a Blood lipid (fat) which has a direct correlation with the chances of developing coronary heart disease. Elevated cholesterol levels can be hereditary or from excess dietary intake of cholesterol rich foods.
HIGH DENSITY LIPOPROTEIN(HDL)	51.6	25.0-75.0 mg/dL	High density lipoprotein is known as "good cholesterol". HDL removes excess cholesterol from arteries, inhibiting the formation of plaques. HDL can be increased by regular exercise, weight loss, smoking cessation, and dietary changes.
LOW DENSITY LIPOPROTEIN (LDL)	136	80-200 mg/dL	Low density lipoprotein is known as "bad" cholesterol. High levels of LDL carry cholesterol through the blood, depositing it in the lining of blood vessels, forming plaques.
TRIGLYCERIDES	113	10-200 mg/dL	A blood lipid (fat) derived primarily from the diet. High levels may be associated with various disorders, including diabetes, alcohol abuse, and pancreatitis. Readings are sensitive to recent high-fat meals.
CHOLESTEROL/HDL RATIO	4.08	1.50-5.00	Cholesterol reading divided by the HDL reading. The lower the ratio, the lower the risk of coronary heart disease
LDL/HDL RATIO	2.63	0.00-3.60	Low Density Lipoprotein divided by High Density Lipoprotein. The higher this ratio, the greater the risk for coronary heart disease.

SEROLOGY

Determination	Your Result	Expected Range	Test Guide
ANTI-HCV (HEPATITIS C)	NON-REACTIVE	NON-REACTIVE	Hepatitis C antibody assay is useful in identifying individual who may be infected with Hepatitis C virus, which affects the liver. This test detects the presence of the body's immune response to the virus, not the virus itself.
HBS-AG	NON-REACTIVE	NON-REACTIVE	Hepatitis B surface antigen is an indicator of the presence of infection with the hepatitis B virus.

HIV SCREENING

Determination	Your Result	Expected Range	Test Guide
HIV	NON-REACTIVE	NON-REACTIVE	This test is used to detect antibodies produced to counteract the Human Immunodeficiency Virus (HIV).

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Laboratory Report**URINALYSIS**

Determination	Your Result	Expected Range	Test Guide
LEUKOCYTE ESTERASE	NEGATIVE		Leukocyte esterase is a substance produced by white blood cells. Its presence in the urine indicates the presence of white blood cells in the urine which, in turn, may indicate urinary infection.
URINE TEMPERATURE	92.0	90.5-99.8 F	
URN PH	7.4	5.0-8.0	Urine pH is a measure of the acidity of the urine. By itself, it does not indicate any specific disease or disorder.
URN SPECIFIC GRAVITY	NCAL		Urine specific gravity is a measure of how strongly concentrate the urine is. High levels are associated with dehydration. Low levels are associated with recent water consumption, certain medications and rarely, other conditions.
URN CREATININE	13.0	10.0-300.0 mg%	Creatinine is produced by the body's muscle tissue. It is always present in the urine. The concentration of creatinine is thus strongly determined by how well or poorly hydrated the individual was at the time of testing.
URN GLUCOSE	0.00	0.00 g/dL	Glucose (sugar) is normally not present in the urine. Its presence is typically indicative of diabetes. Pregnancy may be associated with glucose in the urine even without diabetes.
URN TOTAL PROTEIN	0.0	0.0-14.9 mg/dL	Protein is typically present in the urine in very small amounts. Higher levels may indicate kidney disease, infection, or contamination with proteins from semen, vaginal secretions or the skin.
URN PROTEIN/CREATININE	NCAL		The urine protein/creatinine can help determine if urine protein elevations are due to urine concentration or may be due to another more serious cause.
URN RED BLOOD COUNT	0	0-4 HPF	Red blood cells in the urine. Presence can indicate diseases, structural abnormalities, or injury to the kidneys, ureters, bladder, prostate, or urethra. Red cells may also be present due to menstruation.
URN WHITE BLOOD COUNT	0	0-9 HPF	High levels of white cells in the urine usually imply urinary tract infection. Certain other kidney disorders may produce white blood cells in the urine chronically.
URN HYALINE CASTS	0	0 LPF	Excessive numbers of casts are associated with renal disease, while lower levels may simply be due to dehydration.
URN GRANULAR CASTS	0	0 LPF	Excessive numbers of casts are associated with renal disease, while lower levels may simply be due to dehydration.
NICOTINE METABOLITES, URN	0.000	0.000-0.500 ug/mL	Cotinine in the urine indicates tobacco use of some type. Cutoff values have been established to differentiate smokers/tobacco users from non-tobacco users, including those non-smokers exposed through second-hand smoke.

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Laboratory Report**PHYSICAL MEASUREMENTS**

HEIGHT:	6' 0"	BLOOD PRES. 1:	128/86	PULSE AT REST:	76	BLOOD PRES. 3:	126/80
WEIGHT:	216	BLOOD PRES. 2:	132/84	BODY MASS INDEX (BMI):29.29			

The above results are provided to you for information purposes only. If you have any questions regarding your health, please consult with your personal physician. This report is not a substitute for medical care and only your physician can diagnose a medical condition.

Legend:	BDL-BELOW DETECTABLE LIMIT	NSA-NOT SUITABLE FOR ANALYSIS
	DET-DETECTED	QNS-QUANTITY NOT SUFFICIENT FOR ANALYSIS
	GLYC – NOT VALID DUE TO GLYCOLYSIS	REA-REACTIVE
	N/S-NOT SUBMITTED	SCB-SEE COMMENT BELOW
	NDD-NOT DETECTED	SNS-SAMPLE NOT SUBMITTED
	NON-NON-REACTIVE	TNP-TEST NOT PERFORMED