



Chronic Lymphocytic Leukemia

Leukemia is a malignancy involving the white blood cells (leukocytes). Chronic lymphocytic leukemia (CLL) is one type of leukemia that affects mature lymphocytes (a subtype of leukocyte or white blood cell). It is the most common leukemia in the U.S. and primarily occurs in older individuals. The median age at diagnosis is 55-60 years old with males being affected twice as often as females. The cause of CLL is unknown.

In CLL, a clone of malignant, mature lymphocytes accumulates in the blood, bone marrow, and lymphatic tissues. It is most often diagnosed incidentally during a routine physical exam where the blood count is checked. (The white blood cell count will be abnormally high.) Later findings can include: anemia, low platelet count, recurrent infections, fever, night sweats, weight loss, swollen lymph nodes, or an enlarged spleen and liver.

The major prognostic factor in CLL is the stage. Infection and bleeding are the major causes of death from CLL.

Stage	Median Survival
Stage 0 (elevated lymphocyte count)	12+ years
Stage I (elevated lymphocyte count + enlarged lymph nodes)	8+ years
Stage II (elevated lymphocyte count + enlarged liver or spleen)	6 years
Stage III (elevated lymphocyte count + anemia)	4 years
Stage IV (elevated lymphocyte count + low platelet count)	4 years

Underwriting of this impairment depends upon the stage and age of the client:

Stage	Age	Rating
0	< 50 years old	Decline
	50-59 years old	Table G
	60+ years old	Table D
I	< 60 years old	Decline
	60+ years old with normal CBC and liver/spleen size	Table E
	60+ with abnormal CBC and liver/spleen size	Decline

Stages II, III, IV would be declined on an individual basis but may be considered highly substandard for survivorship if stable.

To get an idea of how a client with Chronic Lymphocytic Leukemia (CLL) would be viewed in the underwriting process, feel free to use the attached Ask "Rx" expert 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

Chronic Lymphocytic Leukemia - Ask "Rx" pert underwriter (ask our experts)

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

If your client has a history of Chronic Lymphocytic Leukemia, please answer the following:

1. Please list date of first diagnosis: _____
2. Please note current stage of the leukemia:
 Stage 0 Stage II Stage IV
 Stage I Stage III
3. Is your client on any medications?
 yes, please give details _____
 no
4. Please provide results of most recent CBC (complete blood count):
date _____
hemoglobin _____
white blood cell count _____
platelet count _____
5. Has your client smoked cigarettes in the last 12 months?
 yes
 no
6. Does your client have any other major health problems (ex: heart disease, etc.)?
 yes, please give details _____
 no

After reading the Rx for Success on Chronic Lymphocytic Leukemia, 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

©2005 The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102-3777
Rx045 IFS-A006236 Ed. 10/05 Exp. 04/07

Prudential  **Financial**