

Prostate Cancer

Cancer of the prostate is a disease in which cancer cells are found in the prostate. The prostate is about the size of a walnut. It surrounds part of the urethra, the tube that carries urine from the bladder. The prostate produces fluid that becomes part of the semen, the white fluid that contains sperm.

Cancer of the prostate is found mainly in older men. As men age, the prostate may get bigger and block the urethra or bladder. This condition is called benign prostatic hyperplasia, and although it is not cancer, surgery may be needed to correct it. The symptoms are similar to symptoms for prostate cancer.

The likelihood of recovery and choice of treatment depend upon the **STAGE** of the cancer (whether it is just in the prostate or has spread), and the patient's general health.

Stages of Cancer of the Prostate

Once cancer of the prostate has been diagnosed more tests are indicated to determine if cancer cells have spread from the prostate to tissues around it or to other parts of the body.

STAGE I

Prostate cancer at this stage cannot be felt and causes no symptoms. The cancer is only in the prostate and frequently is found accidentally when surgery is done for other reasons. It can also be found by a needle biopsy done because a PSA test showed elevated PSA level.

STAGE II

The tumor may be found by a needle biopsy done because a blood test indicates an abnormally high PSA level, or it may be felt in the prostate during a

rectal examination, even though the cancer cells are found only in the prostate gland.

STAGE III

Cancer cells have spread outside the prostate to tissues around the prostate. The glands that produce semen (the seminal vesicles) may have cancer in them.

STAGE IV

Cancer cells have spread (metastasized) to lymph nodes, or to other organs such as bones, liver, lungs, etc.

RECURRENT

The cancer has returned after it had been treated. It may come back in the prostate or in another part of the body.

OF GREAT CONCERN TO THE UNDERWRITER ARE EACH OF THE FOLLOWING:

- Size of the Tumor.
- Extent of spread to the lymph nodes.
- Extent of spread to other parts of the body.
- PSA levels both pre and post surgery.
- Specific treatment such as Chemotherapy, Radiation, Radium Implants or Prostatectomy.

It is absolutely essential to obtain the Pathology Report (Biopsy) so that the Underwriter can properly assess the Grade and Stage of the cancer.

Underwriting Prognosis

Offers can range from Standard to Moderately Sub-Standard to Complete Decline in severe advanced cases.

UNDERWRITER:

DEFINED AS SOMEONE SITTING IN AN IVORY TOWER 900 MILES FROM HERE, TRAINED TO SAY, "NO."

YOUR JOB:

TO CONVINCE THAT UNDERWRITER, WITH TRUTHFUL INFORMATION, PRESENTED IN AS FAVORABLE A LIGHT AS POSSIBLE THAT IT IS DESIRABLE, EVEN POSSIBLE TO SAY "YES."



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