Rx FOR SUCCESS   Carbohydrate-Deficient Transferrin (CDT)

CDT (carbohydrate-deficient transferrin) is a glycoprotein that transports iron through the bloodstream. Studies have shown CDT is sometimes elevated in individuals who chronically drink at least 4-5 drinks per day over a period of at least two weeks, and CDT will not normalize until after 2-4 weeks of abstinence. It therefore becomes useful as a marker to help identify either alcohol abuse or overuse in the insurance population. A positive test along with other history of alcohol abuse increases the predictability of the marker.

The risk factors below are significant in relation to a positive CDT:

▸ Any prior history of alcohol or drug abuse

▸ Prior history of DWI or DUI

▸ Any criticisms of alcohol use or abuse

▸ History of prior positive CDT

Additionally, the following factors are other clues to overuse or abuse of alcohol and may be present when CDT is positive.

▸ Elevated liver enzymes, especially AST and GGTP

▸ AST/ALT ratio > 1.0

▸ Elevated mean corpuscular volume (MCV) on a CBC

▸ HDL > 70 in males and > 85 in females

▸ Low triglycerides

▸ Low BUN

▸ HDL/BUN ratio ≥89.0

▸ Triglyceride/HDL ratio ≤1.0

▸ Prior to current history of liver disease

Underwriting Requirements: A positive CDT requires careful investigation that includes a thorough review of the MVR, the APS, and blood profile results in order to uncover the presence of risk factors for alcohol abuse. After review of all the factors, the underwriter will generally rate a current positive CDT, low to moderate substandard, depending on the number of factors present. However, a positive CDT in combination with prior history of drug and/or alcohol abuse; or any history of DWI or DUI; or ratable current liver enzymes; or criticisms of alcohol use or abuse will be declined.

To get an idea of how a client with a history of Carbohydrate-Deficient Transferrin (CDT) would be viewed in the underwriting process, use the Ask "Rx"pert Underwriter on the next page for an informal quote.

Securities and Insurance Products:
Not Insured by FDIC or Any Federal Government Agency.
May Lose Value.
Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

Prudential
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Ask "Rx"pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Carbohydrate-Deficient Transferrin (CDT), use this form to Ask "Rx"pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has a positive CDT, please answer the following:

1. What is the date(s) of positive CDT(s)?

_____

2. Is your client on any medications?

☐ Yes. Please give details. _____

☐ No

3. Please describe your client's alcohol consumption.

_____

4. Please check if your client has had any of the following.

☐ Any prior history of alcohol or drug abuse

☐ Prior history of DWI or DUI

☐ Any criticisms of alcohol use or abuse

☐ History of prior positive CDT

5. Does you client have any other major health problems (e.g., cancer, etc.)?

☐ Yes. Please give details. _____

☐ No

6. Has your client smoked cigarettes in the last 12 months?

☐ Yes

☐ No