

# Substandard Age Rating Defined

The term “substandard rating” means that an annuity issuer has decided that an annuitant’s life expectancy is less than normal. The shortened life expectancy results in a lower annuity premium when compared to a premium for a standard life for the same benefit stream. Accordingly, the plaintiff can enjoy higher monthly benefits for the same premium.

## Information Required to Obtain “Substandard Age Rating”

The following describes the kinds of medical records that should be provided to us for all cases where a substandard age rating is sought:

- Hospital admission and / or discharge summaries from the date of injury.
- Most recent evaluation outlining plaintiff’s current medical condition or status from each of the treaters including psychiatric records (this must come from an M.D.).
- Letters / evaluations from attending or consulting physicians.
- Copies of EKG, EEG and CT scan test reports (if negative for life expectancy). Routine X-rays and other test reports are generally not important.
- Any IME reports or evaluations by a life care planner (either plaintiff’s or defendant’s)
- Conditions may be **related or unrelated** to the case (i.e., the plaintiff may be a diabetic, thus decreasing life expectancy).
- **MOST IMPORTANTLY:** We need current and complete reports. Status reports that are less than one year old will be the most valuable to us.

We do not need the following records as they will not be helpful:

- More than 15-20 total pages of records (unless pertinent)
- **Entire** hospital chart
- Nursing notes, daily progress notes
- Handwritten records (unless completely legible)
- Medication lists (without a report from the physician)
- Deposition testimony of a physician or other medical expert
- Medical timeline or medical summary prepared by counsel (or any other 3<sup>rd</sup> party)

# **COMMON MEDICAL NOTATIONS LIKELY TO RESULT IN AGE ADJUSTMENT**

A.S.H.D.	Kidney Failure or Transplant
AIDS	Left Ventricular Hypertrophy
A.R.C. (Aids Related Complex)	Leukemia
Alcoholism	Lithium Therapy
Aneurysm	Lung Disease
Asbestosis	Lymphoma
Arteriosclerosis	Malignancy (any type)
Blood Pressure Elevation	Melanoma
C.O.P.D. (Emphysema)	Metastaic Cancer
C.V.A. (Stroke)	Multiple Sclerosis
Cancer	Myocardial Infarction
Cardiac Problems	Nephritis
Chemotherapy	Obesity
Cigarette Smoking	Organic Brain Syndrome
Cirrhosis	P.K.U. (phenylketonuria)
Coronary Occlusion	P.T.C.A.
Diabetes	Pancreatic Disease
Digitalis Therapy (e.g. Digoxin)	Paralysis
Drug Addiction	Paranoid Psychosis
Electrocardiogram Abnormal	Parkinson Disease
Emphysema	Peripheral Vascular Disease
Epilepsy	Polycythemia
Generalized Arteriosclerosis	Psychosis
Heart Attack (M.I.)	Pulmonary Disease
Heart Failure (C.H.F.)	P.C.P.
Heart Murmur	Regional ileitis (Crohn's)
Hepatitis (relapse or chronic)	Renal Disease
Hodgkin's Disease	Stroke
Hydrocephalus	T.I.A. (transient ischemic attack)
Hypertension	Tumor (malignant)
Ileitis	Ulcerative Colitis
Kaposi's Sarcoma (AIDS Complications)	Ventricular Abnormality