

Figure: 28 TAC §3.3848(b)(5)(C)(ii)

### Return of Premium Schedule

Long Term Care policy, certificate, or rider with n-premium payment options where n = 5, 6, 7, 8, 9, 10

n = 10		n = 9		n = 8		n = 7		n = 6		n = 5	
Number of completed policy years	Percentage applied to the excess cumulative premium paid	Number of completed policy years	Percentage applied to the excess cumulative premium paid	Number of completed policy years	Percentage applied to the excess cumulative premium paid	Number of completed policy years	Percentage applied to the excess cumulative premium paid	Number of completed policy years	Percentage applied to the excess cumulative premium paid	Number of completed policy years	Percentage applied to the excess cumulative premium paid
1	0%	1	0%	1	0%	1	0%	1	0%	1	0%
2	5%	2	6%	2	7%	2	8%	2	9%	2	10%
3	10%	3	12%	3	14%	3	16%	3	18%	3	20%
4	15%	4	18%	4	21%	4	24%	4	27%	4	30%
5	20%	5	24%	5	28%	5	32%	5	36%	5	40%
6	25%	6	30%	6	35%	6	40%	6	45%		
7	30%	7	36%	7	42%	7	48%				
8	35%	8	42%	8	49%						
9	40%	9	48%								
10	45%										

Important Notice: After the end of the [nth] policy year, there will be no return of premium.

Source: Texas Department of Insurance

**Form Number LHL574(LTC)**