

Figure: 28 TAC §3.3832(b)(15)(A)

Example

\$1000 Annual Premium

Age	Total Premium Paid (No claims)	Rider Premium	Shortened Benefit \$50/day	Shortened Benefit \$100/day
50	\$10,000	\$1,500	200 days	100 days
60	\$20,000	\$3,000	400 days	200 days
70	\$30,000	\$4,500	600 days	300 days
80	\$40,000	\$6,000	800 days	400 days