



Annual Premiums Cancellation Schedule – Premium Refunded

Days In Force	Premium Refunded	Days In Force	Premium Refunded	Days In Force	Premium Refunded
1	95%	95-98	63%	219-223	31%
2	94%	99-102	62%	224-228	30%
3-4	93%	103-105	61%	229-232	29%
5-6	92%	106-109	60%	233-237	28%
7-8	91%	110-113	59%	238-241	27%
9-10	90%	114-116	58%	242-246—8 months	26%
11-12	89%	117-120	57%	247-250	25%
13-14	88%	121-124—4 months	56%	251-255	24%
15-16	87%	125-127	55%	256-260	23%
17-18	86%	128-131	54%	261-264	22%
19-20	85%	132-135	53%	265-269	21%
21-22	84%	136-138	52%	270-273—9 months	20%
23-25	83%	139-142	51%	274-278	19%
26-29	82%	143-146	50%	279-282	18%
30-32—1 month	81%	147-149	49%	283-287	17%
33-36	80%	150-153—5 months	48%	288-291	16%
37-40	79%	154-156	47%	292-296	15%
41-43	78%	157-160	46%	297-301	14%
44-47	77%	161-164	45%	302-305—10 months	13%
48-51	76%	165-167	44%	306-310	12%
52-54	75%	168-171	43%	311-314	11%
55-58	74%	172-175	42%	315-319	10%
59-62—2 months	73%	176-178	41%	320-323	9%
63-65	72%	179-182—6 months	40%	324-328	8%
66-69	71%	183-187	39%	329-332	7%
70-73	70%	188-191	38%	333-337—11 months	6%
74-76	69%	192-196	37%	338-342	5%
77-80	68%	197-200	36%	343-346	4%
81-83	67%	201-205	35%	347-351	3%
84-87	66%	206-209	34%	352-355	2%
88-91—3 months	65%	210-214—7 months	33%	356-360	1%
92-94	64%	215-218	32%	361-365	0%

Schedule applies to refundable annual premiums and is based on the original LTV and term of a loan.
 For annual plans, the minimum retained premium is \$50 for an initial premium and \$10 for renewal premiums.