

FinanceAbles[®] Limited-Refund Non-HPA Cancellation Schedule

For loans with an effective date between January 24, 2005 and April 30, 2006.

Note: If the cancellation is due to the HPA of 1998, please refer to the Single Premium HPA Cancellation Schedule at www.ugcorp.com.

Percent of Premium Refunded											
Months Policy In Force	Premium Period (Years)		Months Policy In Force	Premium Period (Years)		Months Policy In Force	Premium Period (Years)		Months Policy In Force	Premium Period (Years)	
	30	≤25		30	≤25		30	≤25		30	≤25
1	99	99	16	74	48	31	49	22	46	24	7
2	97	95	17	72	46	32	47	21	47	22	6
3	95	92	18	70	44	33	45	19	48	20	5
4	94	88	19	69	42	34	44	18	49	19	5
5	92	85	20	67	40	35	42	16	50	17	4
6	90	81	21	65	38	36	40	15	51	15	4
7	89	78	22	64	36	37	39	14	52	14	3
8	87	74	23	62	34	38	37	13	53	12	3
9	85	70	24	60	32	39	35	13	54	10	3
10	84	67	25	59	31	40	34	12	55	9	2
11	82	63	26	57	29	41	32	11	56	7	2
12	80	56	27	55	28	42	30	10	57	5	1
13	79	54	28	54	26	43	29	9	58	4	1
14	77	52	29	52	25	44	27	8	59	2	0
15	75	50	30	50	24	45	25	8	60	0	0

1. Determine the Refund Percentage based on the premium period and months the policy was in force.
2. Multiply the Refund Percentage by the initial premium to obtain the refund amount.
3. For HPA cancellations, the refund amount will equal the unearned premium at the time of cancellation.
4. If the cancellation is due to the HPA of 1998, please refer to the Single Premium HPA Cancellation Schedule at www.ugcorp.com.