

Effective May 1, 2006

FinanceAbles[®] Limited-Refund Borrower-Paid Singles Limited-Refund Non-HPA Cancellation Schedule

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

Months Policy In Force	Percent of Premium Refunded	Months Policy In Force	Percent of Premium Refunded	Months Policy In Force	Percent of Premium Refunded	Months Policy In Force	Percent of Premium Refunded
1	90	16	79	31	49	46	15
2	89	17	78	32	46	47	13
3	89	18	76	33	44	48	11
4	89	19	74	34	41	49	10
5	88	20	73	35	39	50	9
6	88	21	71	36	37	51	8
7	88	22	69	37	34	52	7
8	87	23	68	38	32	53	6
9	87	24	66	39	30	54	6
10	86	25	64	40	28	55	5
11	86	26	61	41	26	56	4
12	86	27	59	42	24	57	3
13	84	28	56	43	22	58	2
14	83	29	54	44	20	59	1
15	81	30	51	45	17	60	0

1. Determine the Refund Percentage based on the 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.