

Month	Refund Schedule	Month	Refund Schedule	Month	Refund Schedule
1	90.0%	21	59.5%	41	29.0%
2	88.5%	22	58.0%	42	27.5%
3	86.9%	23	56.4%	43	25.9%
4	85.4%	24	54.9%	44	24.4%
5	83.9%	25	53.4%	45	22.9%
6	82.4%	26	51.9%	46	21.4%
7	80.8%	27	50.3%	47	19.8%
8	79.3%	28	48.8%	48	18.3%
9	77.8%	29	47.3%	49	16.8%
10	76.3%	30	45.8%	50	15.3%
11	74.7%	31	44.2%	51	13.7%
12	73.2%	32	42.7%	52	12.2%
13	71.7%	33	41.2%	53	10.7%
14	70.2%	34	39.7%	54	9.2%
15	68.6%	35	38.1%	55	7.6%
16	67.1%	36	36.6%	56	6.1%
17	65.6%	37	35.1%	57	4.6%
18	64.1%	38	33.6%	58	3.1%
19	62.5%	39	32.0%	59	1.5%
20	61.0%	40	30.5%	60	0.0%

Note:

- 10% is earned immediately for expenses.
- Refund schedule applies only to non-Homeowners Protection Act (HPA) terminations.
- For HPA terminations, see [Single Premium Plans Refund Schedule for Originations Prior to February 8, 2008 and HPA Terminations](#).