

**Nationwide 5-Year Refund Schedule for
 Single Premium Plans
 for Non-HPA Terminations
 Effective February 8, 2008**

**REFUND
 SCHEDULE**

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

Notes:

- 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.*