

**Short Rate Cancellation:** If the attached provisions provide for cancellation, the table below will be used to calculate the short rate proportion of the premium when applicable under the terms of cancellation.

**SHORT RATE CANCELLATION TABLE FOR TERM OF ONE YEAR**

| Days Insurance in Force | Percent of One Year Premium | Days Insurance in Force | Percent of One Year Premium | Days Insurance in Force | Percent of One Year Premium | Days Insurance in Force | Percent of One Year Premium |
|-------------------------|-----------------------------|-------------------------|-----------------------------|-------------------------|-----------------------------|-------------------------|-----------------------------|
| 1                       | 5%                          | 67-69                   | 29%                         | 154-156                 | 53                          | 256-260                 | 77                          |
| 2                       | 6                           | 70-73                   | 30                          | 157-160                 | 54                          | 261-264                 | 78                          |
| 3-4                     | 7                           | 74-76                   | 31                          | 161-164                 | 55                          | 265-269                 | 79                          |
| 5-6                     | 8                           | 77-80                   | 32                          | 165-167                 | 56                          | 270-273 (9 mo)          | 80                          |
| 7-8                     | 9                           | 81-83                   | 33                          | 168-171                 | 57                          | 274-278                 | 81                          |
| 9-10                    | 10                          | 84-87                   | 34                          | 172-175                 | 58                          | 279-282                 | 82                          |
| 11-12                   | 11                          | 88-91 (3 mo)            | 35                          | 176-178                 | 59                          | 283-287                 | 83                          |
| 13-14                   | 12                          | 92-94                   | 36                          | 179-182 (6 mo)          | 60                          | 288-291                 | 84                          |
| 15-16                   | 13                          | 95-98                   | 37                          | 183-187                 | 61                          | 292-296                 | 85                          |
| 17-18                   | 14                          | 99-102                  | 38                          | 188-191                 | 62                          | 297-301                 | 86                          |
| 19-20                   | 15                          | 103-105                 | 39                          | 192-196                 | 63                          | 302-305 (10 mo)         | 87                          |
| 21-22                   | 16                          | 106-109                 | 40                          | 197-200                 | 64                          | 306-310                 | 88                          |
| 23-25                   | 17                          | 110-113                 | 41                          | 201-205                 | 65                          | 311-314                 | 89                          |
| 26-29                   | 18                          | 114-116                 | 42                          | 206-209                 | 66                          | 315-319                 | 90                          |
| 30-32 (1 mo)            | 19                          | 117-120                 | 43                          | 210-214 (7 mo)          | 67                          | 320-323                 | 91                          |
| 33-36                   | 20                          | 121-124 (4 mo)          | 44                          | 215-218                 | 68                          | 324-328                 | 92                          |
| 37-40                   | 21                          | 125-127                 | 45                          | 219-223                 | 69                          | 329-332                 | 93                          |
| 41-43                   | 22                          | 128-131                 | 46                          | 224-228                 | 70                          | 333-337 (11 mo)         | 94                          |
| 44-47                   | 23                          | 132-135                 | 47                          | 229-232                 | 71                          | 338-342                 | 95                          |
| 48-51                   | 24                          | 136-138                 | 48                          | 233-237                 | 72                          | 343-346                 | 96                          |
| 52-54                   | 25                          | 139-142                 | 49                          | 238-241                 | 73                          | 347-351                 | 97                          |
| 55-58                   | 26                          | 143-146                 | 50                          | 242-246 (8 mo)          | 74                          | 352-355                 | 98                          |
| 59-62 (2 mo)            | 27                          | 147-149                 | 51                          | 247-250                 | 75                          | 356-360                 | 99                          |
| 63-66                   | 28                          | 150-153                 | 52                          | 251-255                 | 76                          | 361-365 (12 mo)         | 100                         |

**CANCELLATION TERMS:**

- Cancellation will be as provided in the Cancellation Clause Endorsement within this policy.
- This policy contains a Minimum Earned Premium provision, which states that in the event of a cancellation, SSIU is entitled to and will retain the Minimum Earned Premium percentage specified in the policy.
- All fees charged at the time of policy issuance are non-refundable.
- Furthermore, the policy being provided includes a Short Rate Return provision.
- All notices of cancellation must be in writing and signed by the policy holder.
- All properly requested cancellations will be effective on the date such notice is received by SSIU, or the date of an approved and documented triggering event, whichever is earlier.