INDIVIDUAL STATE VARIANCE REQUIREMENTS

If YOU purchased this CONTRACT in the state listed below, the following additional information applies to YOUR CONTRACT.

NORTH CAROLINA

WE cannot cancel this CONTRACT except for non-payment of CONTRACT price or for direct violation of the CONTRACT by YOU where this CONTRACT states that violation will subject this CONTRACT to cancellation. The cancellation fee is twenty-five (\$25.00) or ten percent (10%) of the pro rata refund amount, whichever is less, not to exceed 10% of the pro rata refund.