

Special Provisions of Insurance 2011 and Succeeding Crop Years

| | | |
|-----------------|---|---------------------------|
| Year: 2011 | Commodity: Adj. Gross Revenue-Lite (0061) | State: Wisconsin (55) |
| Date: 8/20/2010 | Plan: Adjusted Gross Revenue - Lite (61) | County: Trempealeau (121) |

Program Dates for Insurable Types and Practices

| | | | | |
|---------------------------|-------------------------------|----------------------------|-------------------------------|-----------------------------|
| Sales Closing Date | Earliest Planting Date | Final Planting Date | Acreage Reporting Date | Premium Billing Date |
| 3/15/2011 | | | | 12/1/2011 |

| Type | Practice |
|-----------------------|---------------------------|
| No Type Specified 997 | No Practice Specified 997 |

| Statement | True or False? |
|--|----------------|
| 1. The primary purpose of a business is to generate profit for its owners. | True |
| 2. A business must be profitable to survive in the long run. | True |
| 3. A business can survive for a long time without generating profit. | False |
| 4. A business can survive for a long time without generating revenue. | False |
| 5. A business can survive for a long time without generating cash flow. | False |
| 6. A business can survive for a long time without generating assets. | False |
| 7. A business can survive for a long time without generating liabilities. | False |
| 8. A business can survive for a long time without generating equity. | False |
| 9. A business can survive for a long time without generating debt. | False |
| 10. A business can survive for a long time without generating income. | False |

General

The cancellation and termination date is 1/31 of each subsequent year in accordance with the Adjusted Gross Revenue-Lite Insurance Policy.

Available coverage level and payment rate combinations, premium subsidy factors and administrative fees are as follows:

| Coverage Level Percent | Payment Rate Percent | Minimum Number of Agricultural Commodities Produced | Premium Subsidy Factor | Administrative Fee |
|---------------------------|-------------------------|--|------------------------------|--------------------|
| 65 | 75 or 90 | 1 | 0.59 | \$30 |
| 75 | 75 or 90 | 1 | 0.55 | \$30 |
| 80* | 75 or 90 | 3 | 0.48 | \$30 |

* To qualify for the 80 percent coverage level, as shown in the chart above, you must produce at least a minimum of 3 qualifying commodities as determined by the Cost Estimator (available on the RMA web page) and shown on your farm report.

Income from commodities expected to produce less than the minimum requirement to count as separate commodities will be grouped together by the Cost Estimator to determine if the farm is eligible for higher coverage level choices. All commodities must be reported individually on the Annual Farm Report.

Notwithstanding the above, insurance will not be provided when the expected allowable income from potatoes is greater than 83.35 percent of the total expected allowable income for the insurance year.

Coverage under the Adjusted Gross Revenue-Lite (AGR-Lite) Crop Insurance Policy is provided only on an insurance year basis as defined in the AGR-Lite policy. However, because FCIC uses the term "crop year" extensively throughout its system, that term will be used for the AGR-Lite policy for administrative purposes such as filing, accounting, and distribution of disaster relief benefits if provided by law. This limited use of the term "crop year" does not alter or displace the definition of insurance year contained in the AGR-Lite policy.

In lieu of section 5(c) of the policy, completion of the commodity profile form is no longer required.

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

In accordance with section 27(a), the statute authorizing the Noninsured Crop Disaster Assistance Program (NAP) states that if the producer is eligible to receive benefits under NAP and from any other USDA program for the same loss, the producer: (1) cannot receive benefits from both programs; and (2) must elect which benefit they wish to receive.