

Special Provisions of Insurance

2015 and Succeeding Crop Years

| | | |
|-----------------|---|-------------------------|
| Year: 2015 | Commodity: Whole Farm Revenue Protection (0076) | State: Michigan (26) |
| Date: 11/6/2014 | Plan: Whole Farm Revenue Protection (76) | County: Ontonagon (131) |

Program Dates for Insurable Types and Practices

| | | | | |
|--|-------------------------------|----------------------------|--|--|
| Sales Closing Date 3/15/2015 | Earliest Planting Date | Final Planting Date | Acreage Reporting Date 7/15/2015 | Premium Billing Date 8/15/2015 |
|--|-------------------------------|----------------------------|--|--|

| TP | Type | Practice |
|-------|-----------------------------|---------------------------|
| T/P 1 | Calendar Year Filer 670 | No Practice Specified 997 |
| T/P 2 | Early Fiscal Year Filer 671 | No Practice Specified 997 |

| | | | | |
|--|-------------------------------|----------------------------|-------------------------------|--|
| Sales Closing Date 3/15/2015 | Earliest Planting Date | Final Planting Date | Acreage Reporting Date | Premium Billing Date 12/1/2015 |
|--|-------------------------------|----------------------------|-------------------------------|--|

| TP | Type | Practice |
|-------|-------------------------------|---------------------------|
| T/P 3 | Late Fiscal Year Filer 672 *8 | No Practice Specified 997 |

Statement

General

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

Qualification for coverage level is based on the amount of diversification on your farm as determined by the count of commodities calculated in accordance with section 9(b) of the policy. Available coverage levels and the minimum commodity count calculation are as follows:

| Coverage Level Percent | Minimum Number of Commodities Produced (Based on Commodity Count Calculation) |
|------------------------|---|
| 50-75 | 1 |
| 80-85 | 3 |

In accordance with Section 9 of the Whole Farm Revenue Protection Pilot Policy replanting payment is allowed as specified in section 24.

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Coverage under the Whole-Farm Revenue Protection (WFRP) Insurance Policy is provided only on an insurance year basis as defined in the WFRP policy. However, because FCIC uses the term "crop year" extensively throughout its system, that term will be used for the WFRP 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 WFRP policy.

In accordance with section 30(d) of the policy be advised that while you may also purchase Non-insured Disaster Assistance (NAP) coverage, you may not receive benefits from NAP and receive an indemnity under this policy for the same crop year. You must select one or the other payment. For example: If you receive a NAP payment prior to receiving an indemnity payment under this policy, you must refund the NAP payment to FSA prior to receiving any indemnity under this policy. If you participate in NAP and WFRP and elect to keep a NAP payment, you will still owe premium for WFRP even if you elect not to take a WFRP indemnity payment.

Section 2(b)(6) does not apply to any policy purchased under the authority of the Act with a Sales Closing Date prior to November 1, 2014, for the 2015 insurance year only.

Date

Acreage reporting dates shown on the actuarial documents are the dates to report the Revised Farm Operation Report.

- *8 Late fiscal filers whose fiscal year begins in August or September must file their Revised Farm Operation Report by the last day of the month in which the fiscal year begins. Late fiscal filers whose fiscal year begins in October, November, or December must complete their Revised Farm Operation Report by October 31.

The Final Farm Operation Report must be completed by the earlier of: (1) The time an indemnity is claimed (except replant indemnities), or (2) By the sales closing date of the subsequent year. If the report is not completed by the required date the coverage level for insurance for the subsequent year will be limited to the 65 percent coverage level. For fiscal filers whose fiscal year ends after the sales closing date of the subsequent insurance year, the Final Farm Operation Report is due the earlier of the date a claim is submitted or 60 days after the current insurance year ends.

Premium

Your premium, including your diversification discount, can be calculated by your agent or can be estimated by using the Cost Estimator on the RMA website: www.rma.usda.gov

Select the appropriate diversification formula for your policy based on the amount of diversification on your farm as determined by the count of commodities calculated in accordance with section 9(b) of the policy. Use the formula to calculate your farm's diversification discount in accordance with section 14(b) of the policy.

Diversification Formulas

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| Calculated Commodity Count | Formula |
|----------------------------|---|
| 1 Commodity | $DF = 1.000$ |
| 2 Commodities | $DF = .668 + (.0179999 \times DEV) + (.3142858 \times DEV^2)$ |
| 3 Commodities | $DF = .523 + (.0607623 \times DEV) + (.2229 \times DEV^2)$ |
| 4 Commodities | $DF = .474 + (.0248208 \times DEV) + (.218472 \times DEV^2)$ |
| 5 Commodities | $DF = .437 + (.0710358 \times DEV) + (.1760129 \times DEV^2)$ |
| 6 Commodities | $DF = .412 + (.0325131 \times DEV) + (.1945816 \times DEV^2)$ |
| 7 Commodities or more | $DF = .410$ |