

Special Provisions
2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

Program Dates for Insurable Types and Practices

| | | | | | | |
|--|--|---|---|---|--|---|
| Sales Closing Date 7/15/2023 | Earliest Planting Date 7/16/2023 | Final Planting Date 8/31/2023 | End of Late Planting Period Date | Acreage Reporting Date 9/5/2023 | Premium Billing Date 8/30/2024 | End of Insurance Date 2/28/2025 |
|--|--|---|---|---|--|---|

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| T/P 78 | No Type Specified 997 | | | | GS-1 Jan-Feb Index Interval 704 *7 | | | |
| T/P 79 | No Type Specified 997 | | | | GS-1 Feb-Mar Index Interval 705 *7 | | | |
| T/P 80 | No Type Specified 997 | | | | GS-1 Sep-Oct Index Interval 700 *7 | | | |
| T/P 81 | No Type Specified 997 | | | | GS-1 Oct-Nov Index Interval 701 *7 | | | |
| T/P 82 | No Type Specified 997 | | | | GS-1 Nov-Dec Index Interval 702 *7 | | | |
| T/P 83 | No Type Specified 997 | | | | GS-1 Dec-Jan Index Interval 703 *7 | | | |
| T/P 84 | No Type Specified 997 | | | | GS-1 Sep-Mar Index Interval 706 *7 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 78 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 1 071 | No Organic Practice Specified 997 | JAN - FEB INDEX INTERVAL 625 |
| T/P 79 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 1 071 | No Organic Practice Specified 997 | FEB - MAR INDEX INTERVAL 626 |
| T/P 80 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 1 071 | No Organic Practice Specified 997 | SEP - OCT INDEX INTERVAL 633 |
| T/P 81 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 1 071 | No Organic Practice Specified 997 | OCT - NOV INDEX INTERVAL 634 |
| T/P 82 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 1 071 | No Organic Practice Specified 997 | NOV - DEC INDEX INTERVAL 635 |

Special Provisions

2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

| Type Information | | | | | Practice Information | | | |
|------------------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 83 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 1 071 | No Organic Practice Specified 997 | DEC - JAN INDEX INTERVAL 636 |
| T/P 84 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 1 071 | No Organic Practice Specified 997 | SEP - MAR INDEX INTERVAL 637 |

Sales Closing Date
7/15/2023

Earliest Planting Date
9/1/2023

Final Planting Date
9/30/2023

End of Late Planting Period Date

Acreage Reporting Date
10/5/2023

Premium Billing Date
8/30/2024

End of Insurance Date
2/28/2025

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| T/P 71 | No Type Specified 997 | | | | GS-2 Jan-Feb Index Interval 710 *7 | | | |
| T/P 72 | No Type Specified 997 | | | | GS-2 Feb-Mar Index Interval 711 *7 | | | |
| T/P 73 | No Type Specified 997 | | | | GS-2 Mar-Apr Index Interval 712 *7 | | | |
| T/P 74 | No Type Specified 997 | | | | GS-2 Oct-Nov Index Interval 707 *7 | | | |
| T/P 75 | No Type Specified 997 | | | | GS-2 Nov-Dec Index Interval 708 *7 | | | |
| T/P 76 | No Type Specified 997 | | | | GS-2 Dec-Jan Index Interval 709 *7 | | | |
| T/P 77 | No Type Specified 997 | | | | GS-2 Oct-Apr Index Interval 713 *7 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 71 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 2 072 | No Organic Practice Specified 997 | JAN - FEB INDEX INTERVAL 625 |
| T/P 72 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 2 072 | No Organic Practice Specified 997 | FEB - MAR INDEX INTERVAL 626 |

Special Provisions

2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

| Type Information | | | | | Practice Information | | | |
|------------------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 73 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 2 072 | No Organic Practice Specified 997 | MAR - APR INDEX INTERVAL 627 |
| T/P 74 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 2 072 | No Organic Practice Specified 997 | OCT - NOV INDEX INTERVAL 634 |
| T/P 75 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 2 072 | No Organic Practice Specified 997 | NOV - DEC INDEX INTERVAL 635 |
| T/P 76 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 2 072 | No Organic Practice Specified 997 | DEC - JAN INDEX INTERVAL 636 |
| T/P 77 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 2 072 | No Organic Practice Specified 997 | OCT-APR INDEX INTERVAL 657 |

Sales Closing Date
7/15/2023

Earliest Planting Date
10/1/2023

Final Planting Date
10/31/2023

End of Late Planting Period Date

Acreage Reporting Date
11/5/2023

Premium Billing Date
8/30/2024

End of Insurance Date
2/28/2025

| TP | Type | Practice |
|--------|-----------------------|------------------------------------|
| T/P 64 | No Type Specified 997 | GS-3 Jan-Feb Index Interval 716 *7 |
| T/P 65 | No Type Specified 997 | GS-3 Feb-Mar Index Interval 717 *7 |
| T/P 66 | No Type Specified 997 | GS-3 Mar-Apr Index Interval 718 *7 |
| T/P 67 | No Type Specified 997 | GS-3 Apr-May Index Interval 719 *7 |
| T/P 68 | No Type Specified 997 | GS-3 Nov-Dec Index Interval 714 *7 |
| T/P 69 | No Type Specified 997 | GS-3 Dec-Jan Index Interval 715 *7 |
| T/P 70 | No Type Specified 997 | GS-3 Nov-May Index Interval 720 *7 |

Special Provisions
2024 and Succeeding Crop Years

Year: 2024 Commodity: Annual Forage (0332) State: Oklahoma (40)
Date: 5/16/2023 Plan: Rainfall Index (13) County: Woodward (153)

| Type Information | | | | | Practice Information | | | |
|------------------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 64 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 3 073 | No Organic Practice Specified 997 | JAN - FEB INDEX INTERVAL 625 |
| T/P 65 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 3 073 | No Organic Practice Specified 997 | FEB - MAR INDEX INTERVAL 626 |
| T/P 66 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 3 073 | No Organic Practice Specified 997 | MAR - APR INDEX INTERVAL 627 |
| T/P 67 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 3 073 | No Organic Practice Specified 997 | APR - MAY INDEX INTERVAL 628 |
| T/P 68 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 3 073 | No Organic Practice Specified 997 | NOV - DEC INDEX INTERVAL 635 |
| T/P 69 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 3 073 | No Organic Practice Specified 997 | DEC - JAN INDEX INTERVAL 636 |
| T/P 70 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 3 073 | No Organic Practice Specified 997 | NOV-MAY INDEX INTERVAL 658 |

Sales Closing Date
7/15/2023

Earliest Planting Date
11/1/2023

Final Planting Date
11/30/2023

End of Late Planting Period Date

Acreage Reporting Date
12/5/2023

Premium Billing Date
8/30/2024

End of Insurance Date
2/28/2025

| TP | Type | Practice |
|--------|-----------------------|------------------------------------|
| T/P 57 | No Type Specified 997 | GS-4 Jan-Feb Index Interval 722 *7 |
| T/P 58 | No Type Specified 997 | GS-4 Feb-Mar Index Interval 723 *7 |
| T/P 59 | No Type Specified 997 | GS-4 Mar-Apr Index Interval 724 *7 |
| T/P 60 | No Type Specified 997 | GS-4 Apr-May Index Interval 725 *7 |
| T/P 61 | No Type Specified 997 | GS-4 May-Jun Index Interval 726 *7 |

Special Provisions

2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| T/P 62 | No Type Specified 997 | | | | GS-4 Dec-Jan Index Interval 721 *7 | | | |
| T/P 63 | No Type Specified 997 | | | | GS-4 Dec-Jun Index Interval 727 *7 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 57 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 4 074 | No Organic Practice Specified 997 | JAN - FEB INDEX INTERVAL 625 |
| T/P 58 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 4 074 | No Organic Practice Specified 997 | FEB - MAR INDEX INTERVAL 626 |
| T/P 59 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 4 074 | No Organic Practice Specified 997 | MAR - APR INDEX INTERVAL 627 |
| T/P 60 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 4 074 | No Organic Practice Specified 997 | APR - MAY INDEX INTERVAL 628 |
| T/P 61 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 4 074 | No Organic Practice Specified 997 | MAY - JUN INDEX INTERVAL 629 |
| T/P 62 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 4 074 | No Organic Practice Specified 997 | DEC - JAN INDEX INTERVAL 636 |
| T/P 63 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 4 074 | No Organic Practice Specified 997 | DEC - JUN INDEX INTERVAL 639 |

Sales Closing Date
7/15/2023

Earliest Planting Date
12/1/2023

Final Planting Date
12/31/2023

End of Late Planting Period Date

Acreage Reporting Date
1/5/2024

Premium Billing Date
8/30/2024

End of Insurance Date
2/28/2025

| TP | Type | Practice |
|--------|-----------------------|---------------------------------|
| T/P 50 | No Type Specified 997 | GS-5 Jan-Feb Index Interval 728 |
| T/P 51 | No Type Specified 997 | GS-5 Feb-Mar Index Interval 729 |

Special Provisions

2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| T/P 52 | No Type Specified 997 | | | | GS-5 Mar-Apr Index Interval 730 | | | |
| T/P 53 | No Type Specified 997 | | | | GS-5 Apr-May Index Interval 731 | | | |
| T/P 54 | No Type Specified 997 | | | | GS-5 May-Jun Index Interval 732 | | | |
| T/P 55 | No Type Specified 997 | | | | GS-5 Jun-Jul Index Interval 733 | | | |
| T/P 56 | No Type Specified 997 | | | | GS-5 Jan-Jul Index Interval 734 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 50 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 5 175 | No Organic Practice Specified 997 | JAN - FEB INDEX INTERVAL 625 |
| T/P 51 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 5 175 | No Organic Practice Specified 997 | FEB - MAR INDEX INTERVAL 626 |
| T/P 52 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 5 175 | No Organic Practice Specified 997 | MAR - APR INDEX INTERVAL 627 |
| T/P 53 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 5 175 | No Organic Practice Specified 997 | APR - MAY INDEX INTERVAL 628 |
| T/P 54 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 5 175 | No Organic Practice Specified 997 | MAY - JUN INDEX INTERVAL 629 |
| T/P 55 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 5 175 | No Organic Practice Specified 997 | JUN - JUL INDEX INTERVAL 630 |
| T/P 56 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 5 175 | No Organic Practice Specified 997 | JAN-JUL INDEX INTERVAL 641 |

Sales Closing Date
7/15/2023

Earliest Planting Date
1/1/2024

Final Planting Date
1/31/2024

End of Late Planting Period Date

Acreage Reporting Date
2/5/2024

Premium Billing Date
8/30/2024

End of Insurance Date
2/28/2025

Special Provisions

2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| T/P 43 | No Type Specified 997 | | | | GS-6 Feb-Mar Index Interval 735 | | | |
| T/P 44 | No Type Specified 997 | | | | GS-6 Mar-Apr Index Interval 736 | | | |
| T/P 45 | No Type Specified 997 | | | | GS-6 Apr-May Index Interval 737 | | | |
| T/P 46 | No Type Specified 997 | | | | GS-6 May-Jun Index Interval 738 | | | |
| T/P 47 | No Type Specified 997 | | | | GS-6 Jun-Jul Index Interval 739 | | | |
| T/P 48 | No Type Specified 997 | | | | GS-6 Jul-Aug Index Interval 740 | | | |
| T/P 49 | No Type Specified 997 | | | | GS-6 Feb-Aug Index Interval 741 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 43 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 6 176 | No Organic Practice Specified 997 | FEB - MAR INDEX INTERVAL 626 |
| T/P 44 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 6 176 | No Organic Practice Specified 997 | MAR - APR INDEX INTERVAL 627 |
| T/P 45 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 6 176 | No Organic Practice Specified 997 | APR - MAY INDEX INTERVAL 628 |
| T/P 46 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 6 176 | No Organic Practice Specified 997 | MAY - JUN INDEX INTERVAL 629 |
| T/P 47 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 6 176 | No Organic Practice Specified 997 | JUN - JUL INDEX INTERVAL 630 |
| T/P 48 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 6 176 | No Organic Practice Specified 997 | JUL - AUG INDEX INTERVAL 631 |
| T/P 49 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 6 176 | No Organic Practice Specified 997 | FEB-AUG INDEX INTERVAL 642 |

Special Provisions
2024 and Succeeding Crop Years

Year: 2024 Commodity: Annual Forage (0332) State: Oklahoma (40)
Date: 5/16/2023 Plan: Rainfall Index (13) County: Woodward (153)

Sales Closing Date **Earliest Planting Date** **Final Planting Date** **End of Late Planting Period Date** **Acreage Reporting Date** **Premium Billing Date** **End of Insurance Date**
7/15/2023 2/1/2024 2/29/2024 3/5/2024 8/30/2024 2/28/2025

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| T/P 36 | No Type Specified 997 | | | | GS-7 Mar-Apr Index Interval 742 | | | |
| T/P 37 | No Type Specified 997 | | | | GS-7 Apr-May Index Interval 743 | | | |
| T/P 38 | No Type Specified 997 | | | | GS-7 May-Jun Index Interval 744 | | | |
| T/P 39 | No Type Specified 997 | | | | GS-7 Jun-Jul Index Interval 745 | | | |
| T/P 40 | No Type Specified 997 | | | | GS-7 Jul-Aug Index Interval 746 | | | |
| T/P 41 | No Type Specified 997 | | | | GS-7 Aug-Sep Index Interval 747 | | | |
| T/P 42 | No Type Specified 997 | | | | GS-7 Mar-Sep Index Interval 748 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 36 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 7 177 | No Organic Practice Specified 997 | MAR - APR INDEX INTERVAL 627 |
| T/P 37 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 7 177 | No Organic Practice Specified 997 | APR - MAY INDEX INTERVAL 628 |
| T/P 38 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 7 177 | No Organic Practice Specified 997 | MAY - JUN INDEX INTERVAL 629 |
| T/P 39 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 7 177 | No Organic Practice Specified 997 | JUN - JUL INDEX INTERVAL 630 |
| T/P 40 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 7 177 | No Organic Practice Specified 997 | JUL - AUG INDEX INTERVAL 631 |
| T/P 41 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 7 177 | No Organic Practice Specified 997 | AUG - SEP INDEX INTERVAL 632 |

Special Provisions
2024 and Succeeding Crop Years

Year: 2024 Commodity: Annual Forage (0332) State: Oklahoma (40)
Date: 5/16/2023 Plan: Rainfall Index (13) County: Woodward (153)

| Type Information | | | | | Practice Information | | | |
|------------------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 42 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 7 177 | No Organic Practice Specified 997 | MAR - SEP INDEX INTERVAL 638 |

Sales Closing Date **Earliest Planting Date** **Final Planting Date** **End of Late Planting Period Date** **Acreage Reporting Date** **Premium Billing Date** **End of Insurance Date**
7/15/2023 3/1/2024 3/31/2024 4/5/2024 8/30/2024 2/28/2025

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| T/P 29 | No Type Specified 997 | | | | GS-8 Apr-May Index Interval 749 | | | |
| T/P 30 | No Type Specified 997 | | | | GS-8 May-Jun Index Interval 750 | | | |
| T/P 31 | No Type Specified 997 | | | | GS-8 Jun-Jul Index Interval 751 | | | |
| T/P 32 | No Type Specified 997 | | | | GS-8 Jul-Aug Index Interval 752 | | | |
| T/P 33 | No Type Specified 997 | | | | GS-8 Aug-Sep Index Interval 753 | | | |
| T/P 34 | No Type Specified 997 | | | | GS-8 Sep-Oct Index Interval 754 | | | |
| T/P 35 | No Type Specified 997 | | | | GS-8 Apr-Oct Index Interval 755 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 29 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 8 178 | No Organic Practice Specified 997 | APR - MAY INDEX INTERVAL 628 |
| T/P 30 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 8 178 | No Organic Practice Specified 997 | MAY - JUN INDEX INTERVAL 629 |
| T/P 31 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 8 178 | No Organic Practice Specified 997 | JUN - JUL INDEX INTERVAL 630 |

Special Provisions

2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

| Type Information | | | | | Practice Information | | | |
|------------------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 32 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 8 178 | No Organic Practice Specified 997 | JUL - AUG INDEX INTERVAL 631 |
| T/P 33 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 8 178 | No Organic Practice Specified 997 | AUG - SEP INDEX INTERVAL 632 |
| T/P 34 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 8 178 | No Organic Practice Specified 997 | SEP - OCT INDEX INTERVAL 633 |
| T/P 35 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 8 178 | No Organic Practice Specified 997 | APR-OCT INDEX INTERVAL 643 |

Sales Closing Date
7/15/2023

Earliest Planting Date
4/1/2024

Final Planting Date
4/30/2024

End of Late Planting Period Date

Acreage Reporting Date
5/5/2024

Premium Billing Date
8/30/2024

End of Insurance Date
2/28/2025

| TP | Type | Practice |
|--------|-----------------------|---------------------------------|
| T/P 22 | No Type Specified 997 | GS-9 May-Jun Index Interval 756 |
| T/P 23 | No Type Specified 997 | GS-9 Jun-Jul Index Interval 757 |
| T/P 24 | No Type Specified 997 | GS-9 Jul-Aug Index Interval 758 |
| T/P 25 | No Type Specified 997 | GS-9 Aug-Sep Index Interval 759 |
| T/P 26 | No Type Specified 997 | GS-9 Sep-Oct Index Interval 760 |
| T/P 27 | No Type Specified 997 | GS-9 Oct-Nov Index Interval 761 |
| T/P 28 | No Type Specified 997 | GS-9 May-Nov Index Interval 762 |

Special Provisions

2024 and Succeeding Crop Years

Year: 2024

Commodity: Annual Forage (0332)

State: Oklahoma (40)

Date: 5/16/2023

Plan: Rainfall Index (13)

County: Woodward (153)

| Type Information | | | | | Practice Information | | | |
|------------------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|----------------------|-----------------------------------|------------------------------|
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 22 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 9 179 | No Organic Practice Specified 997 | MAY - JUN INDEX INTERVAL 629 |
| T/P 23 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 9 179 | No Organic Practice Specified 997 | JUN - JUL INDEX INTERVAL 630 |
| T/P 24 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 9 179 | No Organic Practice Specified 997 | JUL - AUG INDEX INTERVAL 631 |
| T/P 25 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 9 179 | No Organic Practice Specified 997 | AUG - SEP INDEX INTERVAL 632 |
| T/P 26 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 9 179 | No Organic Practice Specified 997 | SEP - OCT INDEX INTERVAL 633 |
| T/P 27 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 9 179 | No Organic Practice Specified 997 | OCT - NOV INDEX INTERVAL 634 |
| T/P 28 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 9 179 | No Organic Practice Specified 997 | MAY-NOV INDEX INTERVAL 644 |

Sales Closing Date
7/15/2023

Earliest Planting Date
5/1/2024

Final Planting Date
5/31/2024

End of Late Planting Period Date

Acreage Reporting Date
6/5/2024

Premium Billing Date
8/30/2024

End of Insurance Date
2/28/2025

| TP | Type | Practice |
|--------|-----------------------|----------------------------------|
| T/P 15 | No Type Specified 997 | GS-10 Jun-Jul Index Interval 763 |
| T/P 16 | No Type Specified 997 | GS-10 Jul-Aug Index Interval 764 |
| T/P 17 | No Type Specified 997 | GS-10 Aug-Sep Index Interval 765 |
| T/P 18 | No Type Specified 997 | GS-10 Sep-Oct Index Interval 766 |
| T/P 19 | No Type Specified 997 | GS-10 Oct-Nov Index Interval 767 |

Special Provisions

2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|-----------------------|-----------------------------------|------------------------------|
| T/P 20 | No Type Specified 997 | | | | GS-10 Nov-Dec Index Interval 768 | | | |
| T/P 21 | No Type Specified 997 | | | | GS-10 Jun-Dec Index Interval 769 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 15 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 10 180 | No Organic Practice Specified 997 | JUN - JUL INDEX INTERVAL 630 |
| T/P 16 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 10 180 | No Organic Practice Specified 997 | JUL - AUG INDEX INTERVAL 631 |
| T/P 17 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 10 180 | No Organic Practice Specified 997 | AUG - SEP INDEX INTERVAL 632 |
| T/P 18 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 10 180 | No Organic Practice Specified 997 | SEP - OCT INDEX INTERVAL 633 |
| T/P 19 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 10 180 | No Organic Practice Specified 997 | OCT - NOV INDEX INTERVAL 634 |
| T/P 20 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 10 180 | No Organic Practice Specified 997 | NOV - DEC INDEX INTERVAL 635 |
| T/P 21 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 10 180 | No Organic Practice Specified 997 | JUN-DEC INDEX INTERVAL 659 |

Sales Closing Date
7/15/2023

Earliest Planting Date
6/1/2024

Final Planting Date
6/30/2024

End of Late Planting Period Date

Acreage Reporting Date
7/5/2024

Premium Billing Date
8/30/2024

End of Insurance Date
2/28/2025

| TP | Type | Practice |
|--------|-----------------------|----------------------------------|
| T/P 08 | No Type Specified 997 | GS-11 Jul-Aug Index Interval 770 |
| T/P 09 | No Type Specified 997 | GS-11 Aug-Sep Index Interval 771 |

Special Provisions

2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|-----------------------|-----------------------------------|------------------------------|
| T/P 10 | No Type Specified 997 | | | | GS-11 Sep-Oct Index Interval 772 | | | |
| T/P 11 | No Type Specified 997 | | | | GS-11 Oct-Nov Index Interval 773 | | | |
| T/P 12 | No Type Specified 997 | | | | GS-11 Nov-Dec Index Interval 774 | | | |
| T/P 13 | No Type Specified 997 | | | | GS-11 Dec-Jan Index Interval 775 | | | |
| T/P 14 | No Type Specified 997 | | | | GS-11 Jul-Jan Index Interval 776 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 08 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 11 181 | No Organic Practice Specified 997 | JUL - AUG INDEX INTERVAL 631 |
| T/P 09 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 11 181 | No Organic Practice Specified 997 | AUG - SEP INDEX INTERVAL 632 |
| T/P 10 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 11 181 | No Organic Practice Specified 997 | SEP - OCT INDEX INTERVAL 633 |
| T/P 11 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 11 181 | No Organic Practice Specified 997 | OCT - NOV INDEX INTERVAL 634 |
| T/P 12 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 11 181 | No Organic Practice Specified 997 | NOV - DEC INDEX INTERVAL 635 |
| T/P 13 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 11 181 | No Organic Practice Specified 997 | DEC - JAN INDEX INTERVAL 636 |
| T/P 14 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 11 181 | No Organic Practice Specified 997 | JUL-JAN INDEX INTERVAL 655 |

Sales Closing Date
7/15/2023

Earliest Planting Date
7/1/2024

Final Planting Date
7/31/2024

End of Late Planting Period Date

Acreage Reporting Date
8/5/2024

Premium Billing Date
8/30/2024

End of Insurance Date
2/28/2025

Special Provisions

2024 and Succeeding Crop Years

| | | |
|-----------------|---------------------------------|------------------------|
| Year: 2024 | Commodity: Annual Forage (0332) | State: Oklahoma (40) |
| Date: 5/16/2023 | Plan: Rainfall Index (13) | County: Woodward (153) |

| TP | Type | | | | Practice | | | |
|--------|---------------------------------|------------------------|---------------------------|-------------------------------|--------------------------------------|-----------------------|-----------------------------------|------------------------------|
| T/P 01 | No Type Specified 997 | | | | GS-12 Jan-Feb Index Interval 782 | | | |
| T/P 02 | No Type Specified 997 | | | | GS-12 Aug-Sep Index Interval 777 | | | |
| T/P 03 | No Type Specified 997 | | | | GS-12 Sep-Oct Index Interval 778 | | | |
| T/P 04 | No Type Specified 997 | | | | GS-12 Oct-Nov Index Interval 779 | | | |
| T/P 05 | No Type Specified 997 | | | | GS-12 Nov-Dec Index Interval 780 | | | |
| T/P 06 | No Type Specified 997 | | | | GS-12 Dec-Jan Index Interval 781 | | | |
| T/P 07 | No Type Specified 997 | | | | GS-12 Aug-Feb Index Interval 783 | | | |
| | Type Information | | | | Practice Information | | | |
| TP | Commodity Type | Class | Sub Class | Intended Use | Irrigation | Cropping | Organic | Interval |
| T/P 01 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 12 182 | No Organic Practice Specified 997 | JAN - FEB INDEX INTERVAL 625 |
| T/P 02 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 12 182 | No Organic Practice Specified 997 | AUG - SEP INDEX INTERVAL 632 |
| T/P 03 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 12 182 | No Organic Practice Specified 997 | SEP - OCT INDEX INTERVAL 633 |
| T/P 04 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 12 182 | No Organic Practice Specified 997 | OCT - NOV INDEX INTERVAL 634 |
| T/P 05 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 12 182 | No Organic Practice Specified 997 | NOV - DEC INDEX INTERVAL 635 |
| T/P 06 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 12 182 | No Organic Practice Specified 997 | DEC - JAN INDEX INTERVAL 636 |
| T/P 07 | No Commodity Type Specified 997 | No Class Specified 997 | No Subclass Specified 997 | No Intended Use Specified 997 | No Irrigation Practice Specified 997 | Growing Season 12 182 | No Organic Practice Specified 997 | AUG-FEB INDEX INTERVAL 656 |

Statement

Special Provisions

2024 and Succeeding Crop Years

Year: 2024

Commodity: Annual Forage (0332)

State: Oklahoma (40)

Date: 5/16/2023

Plan: Rainfall Index (13)

County: Woodward (153)

General

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

In accordance with the Basic Provisions, the administrative fee is \$30.

Veteran Farmer or Rancher - An individual who served in the active military, naval, or air service in the Armed Forces, and was discharged or released under conditions other than dishonorable, and: has not operated a farm or ranch; has operated a farm or ranch for not more than five years; or is a veteran who has first obtained status as a veteran during the most recent five-year period. A person other than an individual may be eligible for veteran farmer or rancher benefits if there is at least one individual substantial beneficial interest holder and all substantial beneficial interest holders qualify as a veteran farmer or rancher, unless the substantial beneficial interest holder is a spouse. A spouse's veteran farmer or rancher status does not impact whether an individual is considered a veteran farmer or rancher.

In lieu of section 11(h) of the Basic Provisions you will be ineligible for any premium subsidy paid on your behalf by FCIC for any policy issued by us if:

1. USDA determines you have committed a violation of the highly erodible land conservation or wetland conservation provisions of 7 CFR part 12 as amended by the Agricultural Act of 2014; or
2. You have not filed form AD-1026 with FSA for the reinsurance year by the premium billing date.
 - i. Notwithstanding section 11(h)(2), you may be eligible for premium subsidy without having a timely filed form AD-1026:
 - A. For the initial reinsurance year if you certify by the premium billing date for your policy that you meet the qualifications as outlined in FCIC approved procedures for producers who are new to farming, new to crop insurance, a new entity, or have not previously been required to file form AD-1026; or
 - B. If FSA approves relief for failure to timely file due to circumstances beyond your control or failure to timely provide adequate information to complete form AD-1026 in accordance with the provisions contained in 7 CFR part 12.
 - ii. To be eligible for premium subsidy paid on your behalf by FCIC, it is your responsibility to assure you meet all the requirements for:
 - A. Compliance with the conservation provisions specified in section 11(h)(1) of this section; and
 - B. Filing form AD-1026, or successor form, to be properly identified as in compliance with the conservation provisions specified in section 11(h)(1) of this section.

Per the crop provisions, the maximum percent of value allowed in any one index interval is 40% except for growing seasons 09, 10, 11, and 12 which is 50%

Special Provisions

2024 and Succeeding Crop Years

Year: 2024

Commodity: Annual Forage (0332)

State: Oklahoma (40)

Date: 5/16/2023

Plan: Rainfall Index (13)

County: Woodward (153)

Insurance Availability

Acreage that has not been planted or insured (including insured acreage that was prevented from being planted) in at least one of the three previous crop years is insurable if the policyholder certifies and has documentation that the new breaking acreage was tilled or chemically destroyed on or before the Sales Closing Date prior to planting.

- *7 By the Acreage Reporting Date, Producers may elect to insure their crop using the dual use option which allows the producer to purchase both an Annual Forage Policy and a Small Grains Crop Policy. Annual Forage Commodities covered under the Small Grains Crop Provisions that offer a short rate and that is planted with the intent of grazing the crop first and then later harvesting the crop for grain will be eligible for the dual use option and producers will be able to retain both benefits.