

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or AFI D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Jefferson (051) |

Program Dates for Insurable Types and Practices

| Sales Closing Date | Cancellation Date | Earliest Planting Date | Final Planting Date | End of Late Planting Period Date | Acreage Reporting Date |
|----------------------|-----------------------|------------------------|----------------------|----------------------------------|-------------------------------------|
| 9/30/2025 | 9/30/2025 | | 12/31/2025 | 1/10/2026 | 7/15/2026 |
| Premium Billing Date | End of Insurance Date | Termination Date | Contract Change Date | Production Reporting Date | Insured's Production Reporting Date |
| 8/15/2026 | 10/31/2026 | 11/30/2026 | 6/30/2026 | 11/14/2025 | 11/14/2026 |

| TP | Type | Practice |
|-------|------------------|--------------------------------|
| T/P 1 | Winter 011 *5 *6 | Irrigated 002 |
| T/P 3 | Winter 011 *5 *6 | Organic(Certified) Irr. 702 |
| T/P 5 | Winter 011 *5 *6 | Organic(Transitional) Irr. 712 |

| Sales Closing Date | Cancellation Date | Earliest Planting Date | Final Planting Date | End of Late Planting Period Date | Acreage Reporting Date |
|----------------------|-----------------------|------------------------|----------------------|----------------------------------|-------------------------------------|
| 9/30/2025 | 9/30/2025 | 3/26/2026 | 5/25/2026 | 6/19/2026 | 7/15/2026 |
| Premium Billing Date | End of Insurance Date | Termination Date | Contract Change Date | Production Reporting Date | Insured's Production Reporting Date |
| 8/15/2026 | 10/31/2026 | 11/30/2026 | 6/30/2026 | 11/14/2025 | 11/14/2026 |

| TP | Type | Practice |
|-------|---------------|--------------------------------|
| T/P 2 | Spring 012 *4 | Irrigated 002 |
| T/P 4 | Spring 012 *4 | Organic(Certified) Irr. 702 |
| T/P 6 | Spring 012 *4 | Organic(Transitional) Irr. 712 |

General

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

Corn planted on acreage following a crop that has been prevented from being planted will not be considered a cover crop and will be considered a crop planted for harvest.

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Type

- Date**

- ## Insurance Availability

In addition to Section 35 of the Basic Provisions, if you elect to obtain a Farm Service Agency Graze-Out Payment for acres of this crop grazed by livestock and not otherwise harvested, you are not eligible for an indemnity.

Quality

GENERAL STATEMENTS:

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V@AU~ aqC Aab•q ^) aOasq|AQOQDc AEECA a~•A@A~{ A A@Aq|Aaa^AÖ&|~) aOasq|•AQOQDc|!••aAa|, AaA@^A|aAaAa8a aqC A@A~{ A Aq|A aq|Aaa^AÖ•A a|AaAq aAa AEECAU|!A@A~ aqC Aab•q ^) aOasq|•A|} aa^A@!^A Aa^A|•aa^AaA Aa^c|{ a a*A|!a~8a|A A|~} CAA A@A~ aqC A adjustment factors are considered in determining production to count.

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than zero) to determine net production to count.

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|-----------------|--|-------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Unit: 1000 bushels |
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Any production qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the following provisions:

The AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under Sections A, B and C must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period.

Any production qualifying under section B or C (except for section C3) that is sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, shall be adjusted under the following provisions:

Production qualifying under Sections B or C (except for production qualifying under section C3) that is unsold 60 days after the calendar date for the EOIP, an automatic 30 day extension will be allowed only for the purpose of submitting your claim for indemnity, unless an extension of time to harvest has been granted or a delay in measurement of farm stored production has been elected under the general statements below.

DF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in accordance with the following provisions:

- a. DF for production qualifying for quality adjustment under Section A shall be determined by adding the applicable DFs from Section A to the applicable DFs from Sections B and C.
- b. Sections C1 or C2 and Section B below, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. DF for production qualifying for quality adjustment under Section A shall be determined by adding the applicable DFs from Section A to the applicable DFs from Sections B and C.

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1. OPTION TO DELAY CLAIM SETTLEMENT

- a. On the date of final inspection for the unit, if any of your unsold**** production qualifies for quality adjustment under sections B and/or C1 or C2a ii and C2a iv below, your claim will be settled using the applicable DF's for unsold production unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- b. For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- c. For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- d. For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.

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This statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C must be obtained in accordance with the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period (EOIP).

If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the EOIP, otherwise such production will not

later than 30 days after the 180th day.

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| Year: 2026 | Commodity: Wheat (0011) | Use: 000000 AF D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Jefferson (051) |

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SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

| | |
|--------------|---|
| Defects % | DF |
| 15 and below | None |
| 15.01-35 | See Quality Adjustment Tab for Discount Factors |
| Above 35 | See section B |

SWW, HRS, and DUM classes of wheat will be discounted for excessive Defects as follows:

| | |
|--------------|---|
| Defects % | DF |
| 10 and below | None |
| 10.01-35 | See Quality Adjustment Tab for Discount Factors |
| Above 35 | See section B |

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SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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Discount Factors Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount
Tables below.

| Sprout Damage Percent | DF |
|-----------------------|--|
| 10 and below | None |
| 10.01 - 15.0 | See Quality Adjustmntent Tab for Discount Factors |
| Above 15.0 | See Section B |

FALLING NUMBER DISCOUNTS:

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Revenue Prot with Harvest Price Exclusion (03)

1. If sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the sum of all RIVs applied by the buyer due to all falling number.

2. Q I A) • [| A | : [~ & q] ^ I A | : [~ & q] A [| A | A @ ! A o e s s i a q c l ^ • c a a d a A x c A | q | A E s a e • A e c ! A o S a p } a s A a e A | A o A O U W E a A O D A q I A A E E A
(unless you elect to delay settlement as specified in the General Statements above).

3. G A) • [| A | A E s a e • A e c ! A o S a p } a s A a e A | A o A O U W E a A E q a a h a g A e ^ I o I A e } ^ I A | A A | | A A | A o ! A o e s s i a q c l ^ • c a a d a A x c A o A O D A q I A A E E A

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Year: 2026

Commodity: Wheat (0011)

Use of the Act

Date: 6/17/2025

Plan: Yield Protection (01)

County: Jefferson (051)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For the purpose of this provision, the term "insurable quality deficiencies" means any deficiency in the quality of the crop that is not covered by the local market price. The term "local market price" means the price of the crop in the local market at the time of the deficiency.

1. For the purpose of this provision, the term "insurable quality deficiencies" means any deficiency in the quality of the crop that is not covered by the local market price. The term "local market price" means the price of the crop in the local market at the time of the deficiency.
 - a. For insurable quality deficiencies, and that value divided by the local market price.
 - b. For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below (unless you elect to delay settlement as specified in the General Statements above) added to the applicable DFs included in sections A or B2 above.
 - c. For insurable quality deficiencies, and that value divided by the local market price.

DFs for Vomitoxin:

| Vomitoxin Range | DF |
|------------------|---|
| 0.1 to 1.0 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

2. For the purpose of this provision, the term "insurable quality deficiencies" means any deficiency in the quality of the crop that is not covered by the local market price. The term "local market price" means the price of the crop in the local market at the time of the deficiency.
 - a. For insurable quality deficiencies, and that value divided by the local market price.
 - i. For insurable quality deficiencies, and that value divided by the local market price.
 - ii. For insurable quality deficiencies, and that value divided by the local market price.
 - iii. For insurable quality deficiencies, and that value divided by the local market price.
 - iv. For unsold production containing all other mycotoxins or substances or conditions prior to 60 days after the calendar date for the EOIP (unless you

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added to the applicable DFs included in sections A, or B2 above.

- v. For unsold production containing all other mycotoxins or substances or conditions 60 days after the calendar date for the EOIP, the DFs will be .500,
- b. If the lot was sold or otherwise disposed of in any manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:
- i. If the lot was sold or otherwise disposed of in any manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, the applicable DFs included in sections A or B2 above.
- ii. If the lot was sold or otherwise disposed of in any manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, the applicable DFs included in sections A or B2 above.
- iii. If the lot was sold or otherwise disposed of in any manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party, the applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| | |
|-------------------|---|
| Aflatoxin Range | DF |
| 0.1 - 100 ppb | See Quality Adjustment Tab for Discount Factors |
| 300.1 ppb & above | See C3 below |

3. For production that has an Aflatoxin level in excess of 300 ppb, a Vomitoxin level in excess of 10 ppm, or any other substances or conditions qualifying under Section C having a level exceeding the maximum amount allowed or when the edible portion of a crop is exposed to flood waters, a claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed
- a.
- i. disinterested third party; or
- ii.
- b.
- i.

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into commercial storage prior to being sold.

- ii. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - a. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - c. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - d. If production qualifying under Section C3 remains unsold, or is not destroyed, more than 365 days after the calendar date for the end of the insurance period, such production will not be adjusted for any quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

Zero market value production occurs when no buyers in your local area are willing to purchase the production and fair consideration to deliver production to a market outside your local marketing area (distant market) is equal to or greater than the production's value at the distant market or when acreage of an insured crop in which the edible portion of the crop has been exposed to flood waters.

1. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - a. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
2. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - a. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
 - a. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - b. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

| | |
|-------|--|
| * | %Local Market Price-As defined in the applicable Basic, Crop, or these Provisions. |
| ** | %Disinterested third party-A person or business who does not routinely purchase production for resale or for feed will not be considered a disinterested third party if the RIVs applied by the buyer are not reflective of the RIVs in the local market. |
| *** | %Zero market value-Occurs when no buyers in your local area are willing to purchase the production and fair consideration to deliver production to a market outside your local marketing area (distant market) is equal to or greater than the production's value at the distant market or when acreage of an insured crop in which the edible portion of the crop has been exposed to flood waters. |
| **** | %Sold-A Grain is considered sold on the date that final settlement between the buyer and seller has occurred and title of the grain has passed from the seller to the buyer. |
| ***** | %Insold-A Grain that does not meet the definition of %sold. |