

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: NRCS ACP D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Newaygo (123) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|--------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 10/25/2025 | End of Late Planting Period Date 10/30/2025 | Acreage Reporting Date 12/15/2025 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 10/31/2026 | Termination Date 9/30/2026 | Contract Change Date 6/30/2026 | Production Reporting Date 11/14/2025 | Insured's Production Reporting Date 11/14/2026 |

| TP | Type | Practice |
|-------|------------|------------------------------------|
| T/P 1 | Winter 011 | Non-Irrigated 003 |
| T/P 2 | Winter 011 | Irrigated 002 |
| T/P 3 | Winter 011 | Organic(Certified) Non-Irr. 713 |
| T/P 4 | Winter 011 | Organic(Certified) Irr. 702 |
| T/P 5 | Winter 011 | Organic(Transitional) Non-Irr. 714 |
| T/P 6 | Winter 011 | 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.

Date

In lieu of the definition of late planting period in section 1 of the Basic Provisions, please refer to the End Of Late Planting Period Date.

Insurance Availability

Insurance shall attach to a crop following a cover crop when the cover crop meets the definition provided in the Basic Provisions, was planted within the last 12 months, and is managed and terminated according to NRCS Cover Crop Termination Guidelines. The Guidelines include information on cover crops and crop insurance, Good Farming Practices for cover crops, and termination information and exceptions, which can be found at <https://www.rma.usda.gov/en/Topics/Cover-Crops>.

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County: Newaygo (123)

Quality

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1. OPTION TO DELAY CLAIM SETTLEMENT

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The 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).

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Year: 2026

Commodity: Wheat (0011)

Unit: MT @ 56 LBS D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Newaygo (123)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A, claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not

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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

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

On the date of final inspection for the unit, any production which due to insurable causes is determined to have zero market value***, such production will not be sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

6. ZERO MARKET VALUE

On the date of final inspection for the unit, any production which due to insurable causes is determined to have zero market value***, such production will not be market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

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- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or

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| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Newaygo (123) |

- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
- RIVs cannot be used in combination with chart DFs.
 - $$\frac{Q_{\text{local}}}{Q_{\text{local}} + Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{local}} + RIV_{\text{distant}}}$$

production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - $$\frac{Q_{\text{local}}}{Q_{\text{local}} + Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{local}} + RIV_{\text{distant}}}$$

exceed the RIV before conditioning.
 - $$V_{\text{local}} \leq \frac{Q_{\text{local}}}{Q_{\text{local}} + Q_{\text{distant}}} \leq \frac{RIV_{\text{local}}}{RIV_{\text{local}} + RIV_{\text{distant}}}$$

SECTION A - DISCOUNT FACTOR CHARTS

U) @/Aae^A_ Aa aA.] ^&cl } A/ A@A } aA@/Aa & ~ } Aaecl ! Aae^Aae^cl { a^aA. a * A@A ||| , a * A@ae. EAA@A@A Aae^A } ^A^ aae a * A^cl A Aae^aa } & Aa A [A
 . @. } A } A@ A@ae. / A A@A ^&cl } E@ / Aae^cl { a^Aae A@A. a * A^&cl } A@A / Aae Aae } | Aae^A

Q / A^ aae AaB . d ^) a^ ~] [. ^ . EAA^&@ A^cl } aa * A/ A^ } A ae^ ae^Aae } . a^cl A^) ^ / Aae ae^ A^cl } aa * A@ ae^Aae ae^ Aae aA @ ~ \ ^) Aae aA [\ ^) A^) ^) EAA A [A^) d
 , a/ Aae a & ~ } Aaecl / Aae^Aae [, ^aA / A^) ^ / Aae ae^ Aae aA / A @ ~ \ ^) Aae aA [\ ^) A^) ^) EAA Aa aA } A/ Aae a & ~ } Aaecl / A/ A^ ^&@ EAA

GRADE DISCOUNT:

V@Á @æ&æ•••PæáÜ^aÁ ă c'İPÜY DÄU[-Á @æÁ @æÜY Y DĖPæaÁ @æÁ @æPY Y DĖPæaÜ^aÁ]İă *ĀPÜÜDÖ~İ' { ĀÖWT DÄU[-Ü^aÁ ă c'İÜYÜ Dă ăİ
à'İă&~} c'aÁ'İ!æ^æÁ'İ^8aăăİĂ@Ü^æĀÖb•đ ^)Ō'æ& }æĀ^aÁĂ@ÖÖÄ

- “ U.S. Grade No. 5 for Kernel Damage - 10.01% to 15.0%
- “ U.S. Grade No. 5 for Total Defects - 12.01% to 20.0%
- “ U.S. Sample Grade for Kernel Damage - 15.01% and above
- “ U.S. Sample Grade for Total Defects - 20.01% and above

Only one DF for grade can be applied.

TEST WEIGHT DISCOUNT:

Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 50 lbs.; U.S. Sample Grade . 45 lbs. and below):

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Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use: HW and H D
County: Newaygo (123)

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 50 and above | None |
| 49.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:
U.S. Sample Grade . Abs. to 51 lbs.;
U.S. Sample Grade . Abs. and below):

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

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

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

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 |

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

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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 Adjusmtent Tab for Discount Factors |
| Above 15.0 | See Section B |

FALLING NUMBER DISCOUNTS:

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Equipment and procedure used to perform what is generally referred to as a %quick test-Äæ^Ä [¨Öæä] æ^ÄÄV @} Ä ![ä ~ &ä } Ä ä@Ä] ![~ ¨Öææ æ^ÄÄä & ~ } ¨äÄ Ä@Ä
Falling Number Discount Table, the production is not eligible for any further sprout damage discount in the Defects Discount Table or the Sprout Damage Discount Table above.

In addition to the quality deficiencies allowed in section 11 (d) of the Small Grains Crop Provisions, the following quality factors for Falling Number will apply:

All Other Classes of wheat will be discounted for falling number, regardless of U.S. grade designation as follows:

| Falling Number Range | DF |
|----------------------|---|
| 299-200 | See Quality Adjustment Tab for Discount Factors |
| Below 200 | See Section B |

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Falling Numbers - Durum:

| Falling Numbers Range | DF |
|-----------------------|---|
| 299-200 | See Quality Adjustment Tab for Discount Factors |
| Below 200 | See Section B |

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County: Newaygo (123)

SPECIAL GRADE DISCOUNTS:

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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. (unless you elect to delay settlement as specified in the General Statements above).
- 3.

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County: Newaygo (123)

Revenue Prot with Harvest Price Exclusion (03)

substances or conditions in excess of the amount allowed by the lower of the following:

- Q1: [A] [ã & q̃] A @ A [ã ^ A q̃ | ^ ã A] A @ A e { E | A A [{ { ^ | A ã A q̃ | ã ^ A q̃ c 8 ^ } O [A] [ã & q̃] A } c ã q̃ * A [{ ã q̃ c ã A @ A } |] | ã ^ A ã } | ^ A ~ ^ o ã ^ A ã c ã ^ ã A | A ^ A c @ A | [ã & q̃] A } c ã q̃ * A q̃ | ã ^ A c @ | , ã ^ A & Q | [ã & q̃] A [A] [o ã ^ A ã b • c ã A | A ^ & Q ^ ã ã ^ A ^ ã } & ã ^ A c ã A ^ A ^ & q̃ } A O E Q | A [{ ã q̃ c ã A } | E ã } | ^ A | A • q̃ * A { ã ^ A ^ A ã c ã ^ ã A | { A q̃ | ã ^ A

- DFs for Vomitoxin:

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| Vomitoxin Range | DF |
| 0.1 - 0.9 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

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Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

U.S. Farm Income Tax ID
County: Newaygo (123)

2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. All insurable quality deficiencies, and that value divided by the local market price.
 - ii. C2b (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.
 - iii. For unsold production containing all other mycotoxins or substances or conditions prior to 60 days after the calendar date for the EOIP (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.
 - iv. For unsold production containing all other mycotoxins or substances or conditions 60 days after the calendar date for the EOIP (unless you elect to delay settlement as specified in the General Statements above), the DFs will be .500, 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, added to the applicable DFs included in sections A or B2 above.
 - b. If the level of a substance or condition is greater than the maximum allowable, the DF will be:
 - i. Applicable DFs included in sections A or B2 above.
 - ii. To the applicable DFs included in sections A or B2 above.
 - iii. Applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| Aflatoxin Range | DF |
|-------------------|---|
| 0.1 - 300.1 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

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a. If the producer is not a producer of the insured commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of the insured commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of the insured commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

b. If the producer is not a producer of the insured commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

i. If the producer is not a producer of the insured commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

ii. If the producer is not a producer of the insured commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

c. If the producer is not a producer of the insured commodity, the producer shall not be adjusted for any quality deficiencies listed in Section C.

d. If production qualifying under Section C3 remains unsold, or is 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.

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| | %Local Market Price-As defined in the applicable Basic, Crop, or these Provisions. |
| ** | %Disinterested third party-Is 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-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. |
| ***** | %Unsold-Grain that does not meet the definition of %sold. |