

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All Data as a CE D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Imperial (025) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|--|---------------------------------------|--|--|--|
| Sales Closing Date 10/31/2025 | Cancellation Date 10/31/2025 | Earliest Planting Date | Final Planting Date 1/31/2026 | End of Late Planting Period Date 2/10/2026 | Acreage Reporting Date 3/15/2026 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 10/31/2026 | Termination Date 11/30/2026 | Contract Change Date 6/30/2026 | Production Reporting Date 12/15/2025 | Insured's Production Reporting Date 12/15/2026 |

| TP | Type | Practice |
|-------|-----------------------|-----------------------------------|
| T/P 1 | Durum (Winter) 019 *4 | Irrigated 002 *4 |
| T/P 2 | Winter 011 *4 | Irrigated 002 *4 |
| T/P 3 | Durum (Winter) 019 *4 | Organic(Certified) Irr. 702 *4 |
| T/P 4 | Winter 011 *4 | Organic(Certified) Irr. 702 *4 |
| T/P 5 | Durum (Winter) 019 *4 | Organic(Transitional) Irr. 712 *4 |
| T/P 6 | Winter 011 *4 | Organic(Transitional) Irr. 712 *4 |

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.

Sections 17(f)(8)(i)(E), 17(f)(8)(ii), and 17(f)(8)(iii) of the Basic Provisions do not apply for the 2026 crop year. New breaking acreage will not be eligible for prevented planting coverage the initial year.

Date

*4 In lieu of section 6 (a)(2) of the Basic Provisions, you must submit your acreage report on or before the acreage reporting date contained in these Special Provisions.

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.

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or None (01) |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Imperial (025) |

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>.

Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

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:

For the purpose of this section, the term "net production to count" means the production of the crop that is sold, stored, or otherwise disposed of, after deducting the production that is lost, damaged, or otherwise unusable.

For the purpose of this section, the term "quality adjustment" means the adjustment to the net production to count based on the quality of the crop. The quality adjustment is determined by comparing the actual quality of the crop to the quality standards established by the RMA. The quality adjustment is applied to the net production to count to determine the final net production to count.

For the purpose of this section, the term "qualifying for quality adjustment" means the production of the crop that is sold, stored, or otherwise disposed of, after deducting the production that is lost, damaged, or otherwise unusable, and that is also of a quality that is at least equal to the quality standards established by the RMA.

Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the quality adjustment factor.

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 end of the insurance period, shall be adjusted under the quality adjustment factor.

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.

Special Provisions
2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Unit: 100 bushels |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Imperial (025) |

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 provisions of the Quality Adjustment Act.

- a. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

1.

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. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- c. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- 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.
- e. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- f. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.
- g. If the producer elects to delay claim settlement, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

2.

2. SECTION 14(e) OF THE BASIC PROVISIONS

Nothing in this section shall supersede the provisions contained in section 14 (e) in the Basic Provisions.

3. EXTENSION OF TIME TO HARVEST

Special Provisions 2026 and Succeeding Crop Years

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County: Imperial (025)

QWe determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period and we allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA { ~ oA^Ae^ } A [^oe^!oq^ A eAe • Ae^!A @ OUUEQA [^oe^•o@&[] A q!A^ A eAe • Ae^!A @ &e^} aa&a^A^!A @ OUUEA [^!&aa A q!A^A^d^A^A^ A ae&[]aa& &A^ aQ^&q^ } •OEQA^!O^e^A^ } |Ba^!A^ } |••A^ [^!A^&a^A^!e^A^d^ } ^ } o^A^ [^!&aa E^A @ Q&e^E^A^!A^ F^a^ c^EQA [^A^!A^ } aa^A^ Aoe^•o^ your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be 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 , q!A^A^•^EQa@A^! [a^ &q^ } A^A^ [o^!|a^ aQ^ Aoe^A^e^A^!q^ aQ^o^&aa A q!A^A^d^A^A^A^•q^•^o^A^ } |Ba^!A^!E^•aa|^a@a^OEAY [^~•o^ {]|^A^e^A^A^a{ aa&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 oec^•EQA [^!A^! [a^ &q^ } A^~aa^A^ } a^!A^&q^ } OHEA [^!&aa A q!A^A^d^A^A^A^!^&a^a^A^A^&q^ } OHE

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

be eligible for payment under the program.

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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.

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Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use of RIVs: Yes |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Imperial (025) |

- a. Moisture content;
- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
 - i. RIVs cannot be used in combination with chart DFs.
 - ii. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV shall be reduced to the RIV in your local marketing area.~~
 - iii. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV shall be reduced to the RIV in your local marketing area.~~
 - iv. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV shall be reduced to the RIV in your local marketing area.~~

SECTION A - DISCOUNT FACTOR CHARTS

~~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~~

GRADE DISCOUNT:

~~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~~

- " 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

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use HWW Data for DF |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Imperial (025) |

Only one DF for grade can be applied.

TEST WEIGHT DISCOUNT:

For all 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):

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

For all Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

| Test Weight Pounds | DF |
|--------------------|---|
| 51 and above | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

For all Soft Red Winter wheat will be discounted for excessive Defects as follows:

For all Hard Red Spring wheat will be discounted for excessive Defects as follows:

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:

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All Data in QED |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Imperial (025) |

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

For all wheat classes, if the average test weight is less than 48 lbs/bu, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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

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

FALLING NUMBER DISCOUNTS:

When using the 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 |

Special Provisions 2026 and Succeeding Crop Years

County: Imperial (025)

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SPECIAL GRADE DISCOUNTS:

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- ## SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

Special Provisions 2026 and Succeeding Crop Years

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County: Imperial (025)

Revenue Prot with Harvest Price Exclusion (03)

1. $\frac{Q_1 \cdot A_1}{A_1} = \frac{Q_2 \cdot A_2}{A_2}$
- a. $\frac{Q_1 \cdot A_1}{A_1} = \frac{Q_2 \cdot A_2}{A_2}$
- 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. $\frac{Q_1 \cdot A_1}{A_1} = \frac{Q_2 \cdot A_2}{A_2}$

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use of Data: 100% D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Imperial (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

| Vomitoxin Range | DF |
|------------------|---|
| 0.1 to 10.0 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

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 grain is sold or put into commercial storage without going into on farm storage, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable quality deficiencies, and that value divided by the local market price.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - 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 elect to delay settlement as specified in the General Statements above), 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, plus the applicable DFs included in sections A or B2 above.
 - b. If the grain was sold or put into commercial storage, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable quality deficiencies, and that value divided by the local market price, plus the applicable DFs included in sections A or B3 above.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

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

Use All Data in C D
County: Imperial (025)

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 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. If the level of Aflatoxin is less than 300 ppb, the level of Vomitoxin is less than 10 ppm, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - i. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - ii. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.

- b. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be:
 - i. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - ii. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
- c. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will 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

If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be:

1. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use of Data: Yes |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Imperial (025) |

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. $\frac{Q}{A} \times \frac{P}{D} \times \frac{A}{D}$ the pre-established DFs.
 - b. $\frac{Q}{A} \times \frac{P}{D} \times \frac{A}{D}$
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. 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. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

| | |
|-------|--|
| * | %Local Market Price-As defined in the applicable Basic, Crop, or these Provisions. |
| ** | %Disinterested third party-As 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. |