

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All: ^* [] A FD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Klamath (035) |

Program Dates for Insurable Types and Practices

| | | | | | |
|--|--|---------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 11/30/2025 | End of Late Planting Period Date 12/25/2025 | Acreage Reporting Date 7/15/2026 |
| Premium Billing Date 8/15/2026 | End of Insurance Date 10/31/2026 | Termination Date 11/30/2026 | 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 01 | Winter 011 *6 | Non-Irrigated 003 |
| T/P 04 | Winter 011 *6 | Irrigated 002 |
| T/P 06 | Winter 011 *6 | Organic(Certified) Non-Irr. 713 |
| T/P 09 | Winter 011 *6 | Organic(Certified) Irr. 702 |
| T/P 11 | Winter 011 *6 | Organic(Transitional) Non-Irr. 714 |
| T/P 14 | Winter 011 *6 | Organic(Transitional) Irr. 712 |

| | | | | | |
|--|--|---|--|--|--|
| Sales Closing Date 3/15/2026 | Cancellation Date 9/30/2025 | Earliest Planting Date 4/1/2026 | Final Planting Date 5/31/2026 | End of Late Planting Period Date 6/25/2026 | Acreage Reporting Date 7/15/2026 |
| Premium Billing Date 8/15/2026 | End of Insurance Date 10/31/2026 | Termination Date 11/30/2026 | 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 05 | Spring 012 | Irrigated 002 |
| T/P 10 | Spring 012 | Organic(Certified) Irr. 702 |
| T/P 15 | Spring 012 | Organic(Transitional) Irr. 712 |

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All: ^* [] A FD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Klamath (035) |

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|--|--|---|--|--|--|
| Sales Closing Date 3/15/2026 | Cancellation Date 9/30/2025 | Earliest Planting Date 3/1/2026 | Final Planting Date 4/30/2026 | End of Late Planting Period Date 5/25/2026 | Acreage Reporting Date 7/15/2026 |
| Premium Billing Date 8/15/2026 | End of Insurance Date 10/31/2026 | Termination Date 11/30/2026 | 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 02 | Spring 012 *9 | Non-Irrigated 003 *9 |
| T/P 03 | Spring 012 *9 | Water Fallow 006 *5 *9 |
| T/P 07 | Spring 012 *9 | Organic(Certified) Non-Irr. 713 *9 |
| T/P 08 | Spring 012 *9 | Water Fallow(OC) 721 *5 *9 |
| T/P 12 | Spring 012 *9 | Organic(Transitional) Non-Irr. 714 *9 |
| T/P 13 | Spring 012 *9 | Water Fallow(OT) 722 *5 *9 |

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.

In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

Practice

- *5 Applicable to acreage that was flooded (water fallowed) prior to seeding as an agricultural practice for the same crop year in which the crop is insurable, with no intent of using an irrigated practice as defined in the Basic Provisions.

Special Provisions 2026 and Succeeding Crop Years

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County: Klamath (035)

Date

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Unit: MU/acre |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Klamath (035) |

For 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:

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, 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.

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.

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. For 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:
- 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. For 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:

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. For 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:
- c. For 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:

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0001 | AC FD |
| Date: 6/17/2025 | Plan: Yield Protection (01) | | County: Klamath (035) |
| | Revenue Protection (02) | | |
| | Revenue Prot with Harvest Price Exclusion (03) | | |

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2. SECTION 14(e) OF THE BASIC PROVISIONS

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

3. EXTENSION OF TIME TO HARVEST

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).

Q. We 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 { ~ 0 5 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 } a 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95

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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 be eligible for payment.

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0001 | AP FD |
| Date: 6/17/2025 | Plan: Yield Protection (01) | | County: Klamath (035) |
| | Revenue Protection (02) | | |
| | Revenue Prot with Harvest Price Exclusion (03) | | |

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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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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- 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. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$ exceed the RIV before conditioning.
 - iv. $\frac{RIV_{local} - RIV_{distant}}{RIV_{local}}$

SECTION A - DISCOUNT FACTOR CHARTS

U) A@Aae^A_Aa a/A_|\^&ca|A|A@A_a|fz@Aa&|^_oAaaq|Ae^A^c|{a^aA.A.a*A@A||I,a*a@a@BBA@AOA|Ae^A|^A^aa_a*A^c^|A_A^aa}&A_A[oa
•@_|}A@Bce/A_A^&ca|E@A^c|{a^Aa|O.O.A.a*A^&ca|OA|O Ae Aa|Ba^E

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0001 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Klamath (035) |

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GRADE DISCOUNT:

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- “ 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:

Eä ä ä Ä ^ ä Ä Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Ä Eä J Äbs. to 50 lbs.; U.S. Sample Grade . Ä J Eä J Äbs. 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 |

Eä @ æ ä ä ä • • • Ä c & ~ } c ä ä Ä ^ ä Ä i ä * Ä ä ä Ä @ Ä ~ ä d ä ä ä ä ä & ~ } c ä Ä i Ä , Ä • Ä ^ ä @ ä Ä i [, • Ä V Eä Eä ~ ä ä Ä [Eä Ä i Ä ^ • Ä ^ ä @ Ä Ä Eä J Äbs. to 51 lbs.; U.S. Sample Grade . Ä Eä J Äbs. and below):

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| i Ä ä ä ä [ç Ä | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Wheat (0011) Uae^WU!^* [] A FD
Date: 6/17/2025 Plan: Yield Protection (01) County: Klamath (035)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

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Y @} Ä ! [ä ~ &c& } Ä äÄ ! [~ öäæ æ^Ää ää &~ ä^äÄ Ä@Ä^!} ^!äæ æ^Ä^!&^} æ^Ä@Ä ! [ä ~ &c& } Ä Ä [Ä!ä ä!^Ä ! Ää ^ Ää ää } äÄä &~ } öäæ ! Ä Ä@Ää * Ä ~ { ä^! / Öä &~ } Ä/ä!^•Ä^! [, Ä

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

Table with 2 columns: Defects %, DF. Rows: 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:

Table with 2 columns: Defects %, DF. Rows: 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

Ü ! [~ öäæ æ^ÄÖ•Ä^Ää [, ^äÄ ää ää } Ä Ä@ÄÖ•Ä Ä@Ä^~&c&~ } öäæ!•Ä/ä!^ÄÄ @} Ä ! [ä ~ &c& } Ä äÄ ! [~ öäæ æ^Ää ää &~ } öäÄ Ä@Ä^~&c&~ Ä 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.

Table with 2 columns: Sprout Damage Percent, DF. Rows: 10 and below (None), 10.01 - 15.0 (See Quality Adjusment Tab for Discount Factors), Above 15.0 (See Section B).

FALLING NUMBER DISCOUNTS:

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 000U1^*[] } Q FD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Klamath (035) |

On a * A { à!Á^c!{ a aq } • Á ~ • Á^Á a^Á Áa &[!aa &^Á a@a^Á^a!aÁ!aa Á • ^ & q } Á^!cá Á^Öa^&á^Á@aÁ • cá!a @ • Á![] &a^!^Á!Á!a * Á { à!Á!a aq • a È
Equipment and procedure used to perform what is generally referred to as a "quick test" Á^Á[Áa &^Á Á^Á @ } Á![] á & q } Á aÁ![] Áa aq a^Á Áa &[~ } c^Á Á@a Á
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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SPECIAL GRADE DISCOUNTS:

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SAMPLE GRADE DISCOUNTS:

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Special Provisions
2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Upland Cotton (001) |
| Date: 6/17/2025 | Plan: Yield Protection (01) | County: Klamath (035) |
| | Revenue Protection (02) | |
| | Revenue Prot with Harvest Price Exclusion (03) | |

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

On the date of the election, the DF will be the sum of all RIVs applied by the buyer due to all factors listed in the chart above, except as shown in C3 below.

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 factors listed in the chart above, except as shown in C3 below.
2. If the election is made on or after the date of the election, the DF will be the sum of all RIVs applied by the buyer due to all factors listed in the chart above, except as shown in C3 below.
3. If the election is made on or after the date of the election, the DF will be the sum of all RIVs applied by the buyer due to all factors listed in the chart above, except as shown in C3 below.

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

On the date of the election, the DF will be the sum of all RIVs applied by the buyer due to all factors listed in the chart above, except as shown in C3 below.

On the date of the election, the DF will be the sum of all RIVs applied by the buyer due to all factors listed in the chart above, except as shown in C3 below.

On the date of the election, the DF will be the sum of all RIVs applied by the buyer due to all factors listed in the chart above, except as shown in C3 below.

On the date of the election, the DF will be the sum of all RIVs applied by the buyer due to all factors listed in the chart above, except as shown in C3 below.

- a. On the date of the election, the DF will be the sum of all RIVs applied by the buyer due to all factors listed in the chart above, except as shown in C3 below.
- b. On the date of the election, the DF will be the sum of all RIVs applied by the buyer due to all factors listed in the chart above, except as shown in C3 below.

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Upland Cotton (001) |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Klamath (035) |

c. $\frac{DF \times \text{insurable quality deficiencies}}{\text{local market price}} \times \text{value of production}$

For the purpose of this provision, the "insurable quality deficiencies" shall be the difference between 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, and the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

1. $\frac{DF \times \text{insurable quality deficiencies}}{\text{local market price}} \times \text{value of production}$
- a. $\frac{DF \times \text{insurable quality deficiencies}}{\text{local market price}} \times \text{value of production}$
- 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. $\frac{DF \times \text{insurable quality deficiencies}}{\text{local market price}} \times \text{value of production}$

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. $\frac{DF \times \text{insurable quality deficiencies}}{\text{local market price}} \times \text{value of production}$
- a. $\frac{DF \times \text{insurable quality deficiencies}}{\text{local market price}} \times \text{value of production}$
- i. $\frac{DF \times \text{insurable quality deficiencies}}{\text{local market price}} \times \text{value of production}$
- ii. $\frac{DF \times \text{insurable quality deficiencies}}{\text{local market price}} \times \text{value of production}$
- iii. $\frac{DF \times \text{insurable quality deficiencies}}{\text{local market price}} \times \text{value of production}$

Special Provisions 2026 and Succeeding Crop Years

Ùæ^ÁÁU!^* [} Á FD

County: Klamath (035)

- DFs for Aflatoxin:

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.

ii.

b.

i.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income [] FD

Date: 6/17/2025

Plan: Yield Protection (01)

County: Klamath (035)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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:

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

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:

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:

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 to count is no longer considered to be zero market value and will be adjusted as follows:

b. 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:

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:

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Upland Cotton (001) |
| Date: 6/17/2025 | Plan: Yield Protection (01) | County: Klamath (035) |
| | Revenue Protection (02) | |
| | Revenue Prot with Harvest Price Exclusion (03) | |

| | |
|-------|--|
| * | %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. |