

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|--------------------------|
| 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: Shiawassee (155) |

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>.

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMT &@æ ÅÇ D

County: Shiawassee (155)

Quality

À||[, ā*Á^&ā}•Ā}|^Āē]|^ĀĀ @æĀ!æĀĀ|!ă&ā}Ā|!Ā@Ā•~|^ă&[]È

V@Á:| á~ &ç } Á Á ~) ó{ æ á * Áæ^ Áæ|| , æ^ Á^ á~ &ç } • Á Á:| •• Á:| [á~ &ç } Á ç Áæç [|áæ &^ Á æ@ Áæ] |ææ^ Á:|] Á:| çã á } • Á Á ~ |ç |á á Á^ Á @ Á Ü Ö Á [ó •• Á
than zero) to determine net production to count.

W-100-11 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.

☐ If 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.

[illegible]

Special Provisions 2026 and Succeeding Crop Years

Üæ^kM̄T æ@æ æ ĀĜ D

County: Shiawassee (155)

Á

1. OPTION TO DELAY CLAIM SETTLEMENT

- [illegible]

Á

2. SECTION 14(e) OF THE BASIC PROVISIONS

The 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).

QA 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 { ~ oñ Áæ ^ } Å [ðæ | æð Ä Éäæ • æec | ä@ ÖUÜEÄQ[~ Åöç• á@ &[] Ä | å | Å Ä Éäæ • æec | ä@ /æy) äæåær Ä :| ä@ ÖUÜEÄ[~ ! Åää Ä å | Ä^ Ä q^ ä Å Ä æ&y | äæ & Ä ædÄ &q) • ÅÖÖÅ | Äæ Äq] | ææ | Å } | • • Ä [~ Å | r &c ä Å | Å | æ | Ä ^ q{ ~ } ö - Ä [~ ! Åää Å Ä @ ÖÖæ ÈÆ^ Δ | Å F Åä | ç EÄQ[~ Ä ^ Ä } æ | Å Åöç • Ä 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

Special Provisions 2026 and Succeeding Crop Years

Üæ^kM̄T æ@æ æ ÅḠ D

County: Shiawassee (155)

I ĖÖŠŒYÁĤÀ ÒÈWÜÒT ÒP VÁJÓÄËT ÀVUÜÖÖÁÜUÖWÔNŲ

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

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

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMT &@æ ÅÇ D

County: Shiawassee (155)

- ## SECTION A - DISCOUNT FACTOR CHARTS

[illegible]

V@Ä @æßæ••PääÜ'aaY q ç!APÜY DÄU -äY @Ä @æCJYY DPääÄ @Ä @æCPYY DPääÜ'aaÜ]q * APÜÜDÖ'!~{ ÄOWT DÄU -Ü'aaY q ç!CJÜY DÄ q!Ä
à^Ä&Y`ç!ÄA|Ä:ää^Äe A|^8äää/a@aÜ' æç Äab•g ^)ä/ääßY}æ^ä/a Ä@ÄÖZÄ

- Only one DF for grade can be applied.

Feed 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):

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|--------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HRW & SRW |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Shiawassee (155) |

| | |
|--------------------|---|
| 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:

| | |
|--------------------|---|
| 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:

SRW, HRW, and HWW classes of 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 |

SRW, HRW, and HWW 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 |

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

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: Wheat @ a @ D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Shiawassee (155) |

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Ú] ![~ ¨Öæ æ^ÄÖÖÄæ^Äæ[, ^äÄ Ääää } Ä Ä@ÄÖÖÄ Ä@ÄÖÖÄ^&ÖÖä & ~ } ¨Öæ !•Äæ^ÄV @} Ä ![ä ~ &ä } Ä ä@Ä] ![~ ¨Öæ æ^ÄÄä & ~ } c^äÄ Ä@ÄÖÖÄ^&ÖÖÄ
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:

ÖäÄ * Ä ~ { ä^!Ä^!{ ä ää } • Ä ~ • Ä^Ä æ^Ä Ää & !äæ & Ä ä@ÄÖÖÄ^!äæ ÄÖÖÄ • ^&ä } Ä^!cä^ÄÖÖÄ^&ä^Ä@Ä • cäÄä @ • Ä ![&ä^! • Ä ! ÄäÄ * Ä ~ { ä^!Äæ æ^Ää
Equipment and procedure used to perform what is generally referred to as a %quick test-Äæ^Ä [¨Öæ] cä^ÄV @} Ä ![ä ~ &ä } Ä ä@Ä] ![~ ¨Öæ æ^ÄÄä & ~ } c^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 |

Ä

Falling Numbers - Durum:

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

Special Provisions 2026 and Succeeding Crop Years

Ücæ^KÄÄT æ@æ æ ÄG D

County: Shiawassee (155)

SPECIAL GRADE DISCOUNTS:

Á

Öä&[~}cÁ[Áæ][^Á[aa^Áæ&|•Áe^Á[}æ^aÁÁ@Ä~aäÁÖäb•ç^}ó/aáÁ-á@ÁÖÈ

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

[illegible]

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.

V@Á`{ Á Á|ÖÖ Á Á|Á[á &á } Á| } cæ å *Á`å•cæ 8•Á|Á|} äää •Á@cæ^Á b|ä `•Á Á@{ æ Á|Áæ ä æÁ@æçÁæ|| , ^ãÄ Äääää| Á| Áæ |ää|^ÖÖ•Á|{ Á sections A or B above, except as shown in C3 below.

health agency of the applicable State in which the insured crop is grown, at a level determined as injurious to human or animal health, will be covered only if the appropriate samples of the production were obtained by our adjuster (or a trained disinterested third party approved by us) (except for flood-damaged grain), and the

V @ A [a a a A O : * A A a a a a A ^ ^ a a a ^ A @ : A a a a A [: a] A A A [A A C] ^ a A A [a A a : A A A } a ^ ^ a a a [c a a a a A a A a A a B a ^ ^ A A

Special Provisions 2026 and Succeeding Crop Years

Üæ^kM̄T æ@æ æ ĀĜ D

County: Shiawassee (155)

Revenue Prot with Harvest Price Exclusion (03)

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

- Q: [A] [ã & q̃] A @ ã [A^A d̃ |^a A] A @ A ã [A] [A A] { { ^ | 8 ã A d̃ | ã ^ A d̃ c̃ 8 ^ } A [A] [ã & q̃] A } c̃ ã ã * A [{ ã c̃ ã [A @ A] [] [] [] ã ^ A ã] |^ Ã ~ • ã ^ Ã à c̃ ã ^ ã | Ã Ã c̃ @ A [ã & q̃] Ã c̃ ã * A d̃ | ã ^ Ã c̃ @ |, ã ^ Ã & @ [ã & q̃] Ã ã [A] [ã ^ Ã ã • c̃ ã Ã | Ã & @̃ ã ã ^ Ã - ã] & ã • Ã c̃ ã Ã ^ Ã & q̃] Ã [A] [A] [{ ã c̃ ã Ã } | Ã ã] |^ Ã | Ã • c̃ * Ã { ã ^ Ã à c̃ ã ^ ã | { Ã d̃ | ã ^ Ã

- DFs for Vomitoxin:

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use 100% of the AC D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Shiawassee (155)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 producer elects to delay settlement, 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 producer elects to delay settlement, 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 to 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

Special Provisions 2026 and Succeeding Crop Years

Üæ^kM̄T æ@æ æ ĀĜ D

County: Shiawassee (155)

a. If the producer is not a producer of the insured commodity, the producer will 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 will 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 will 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 will 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 will 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 will 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 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.

[illegible]

- 11

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KMT æ@æ ÆÇ D

County: Shiawassee (155)

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