

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|---------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or None |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Atoka (005) |

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 12/15/2025 | Acreage Reporting Date 1/15/2026 |
| 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.

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

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.

Premium

In accordance with section 6 of the Small Grains Crop Provisions, a reduced premium rate is provided for acreage intentionally destroyed before harvest by grazing or other means. To qualify for the reduced premium rate you must notify your agent no later than March 1.

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$$\mathbb{U} \subset \mathbb{R}^n \times \mathbb{R}^m \setminus \{0\} \quad \{0\} \in \mathbb{D}$$

County: Atoka (005)

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

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.

In lieu of the provisions in section 22(a) of the Basic Provisions that says "[h]owever, unless specifically required by policy provisions, you must not obtain any other crop insurance authorized under the Act on your share of the insured crop," you may obtain a Small Grains Crop Insurance policy and an Annual Forage policy on the same acreage that is planted with the intent of grazing the crop first and then later harvesting the crop for grain.

GENERAL STATEMENTS:

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than zero) to determine net production to count.

Ü[ä~ &ç] Ä Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under
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W 1-1-1 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,

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County: Atoka (005)

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Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subseteq \mathbb{A}^n \setminus \{0\} \mid \mathbb{A} \in \mathbb{D}$$

County: Atoka (005)

2. SECTION 14(e) OF THE BASIC PROVISIONS

3. EXTENSION OF TIME TO HARVEST

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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.

0c&[] o&e&|| , ^a& A&æ| æ @A- /æ&|| , E&a&S} • æ^|æ& } A& A&æ^| A^| jâA| | â &c& } A& A&a&æ o& o& æ\^o&e&|| , ^a&A}| ^@ } A@|^A& A& A&æ^| / A& A&æ^| | ^| A&æ& æ\^o& æ&A&} | ^| A&@& | ^• A& a&A&ç^• A& A&æ æ^A& S} ^a&a& A&æ& } • OFEZO F&O G&æZO H&æ& a&O H&æ A&|| , E&O&a&S} • æ^|æ& } A& A& o&e&|| , ^a&A&| A&| | â &c& } A&æ& A& } • [jâE& sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

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|-----------------|--|---------------------|
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| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Atoka (005) |

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 included in the calculation of the RIV, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

RIV is calculated as follows:

- 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. RIVs may be used to transport production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. RIVs may be used to transport production to the distant market, provided the resulting RIV does not exceed the RIV before conditioning.
 - iv. RIVs may be used to transport production to the distant market, provided the resulting RIV does not exceed the RIV before conditioning.

SECTION A - DISCOUNT FACTOR CHARTS

U) Discount factor for wheat is calculated as follows:

Discount factor = 1 - (Discount rate * Discount factor chart value)

GRADE DISCOUNT:

Grade discount is calculated as follows:

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| | | |
|-----------------|--|---------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HWW, HRW, SRW |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Atoka (005) |

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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:

For ~~Red~~ ^{Pat} ~~Red~~ ^{Pat} Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ~~Á~~ ^Á ~~€~~ [€] JÁbs. to 50 lbs.; U.S. Sample Grade . ~~Á~~ ^Á ~~€~~ [€] JÁbs. 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 |

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| Test Weight Pounds | DF |
|--------------------|---|
| Í Áã áÁã[c^Á | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

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Y @} Á[! á &c] Á ãcÁ[! ~ cãã æ^Á Á &[~ áãÁ Á @Á^! } ^!Áã æ^Á Á^!&[cã^Á @Á[! á &c] Á Á[Áã ã^Á[!Áã ^Áãããã } æÁã &[~ } Áãc[! Á Á @ÁÚ ã * Á~ { à^! / Öã &[~ } Áãã^•Á^[[, ÆÁ

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

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|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HRS, DUM, and SFW |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Atoka (005) |

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

SFW, 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 |

For all classes of wheat, if the average defects percentage is 10% or more, 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

For all classes of wheat, if the average sprout damage percentage is 10% or more, 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:

For all classes of wheat, if the average falling number is 30 or less, the production is not eligible for any additional discount factor in the Falling Number 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:

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| | | |
|-----------------|--|------------------------|
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| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Atoka (005) |

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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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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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

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| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Unit: MU ac ac @ |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Atoka (005) |

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- (unless you elect to delay settlement as specified in the General Statements above).
3. Q Å · [] å Å Å æ · Å e c Å @ Å q } å å Å æ Å | Å @ Å U Q E Å q Å q Å Å Å ^ Å Å q Å ^ Å @ Å q } ^ Å | Å Å | [] å Å Å @ : Å q Å s Å q c ^ · c å Å q Å æ c Å @ Å Q Å q Å Å Å ∈ Å

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

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

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

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

- a. V@Áãçā | Á | Áãçā [! ¨ Á ç ^ | Á ~ Á @ Á | [á Á ç á ã Ö | * Á { ä ä ç ä } L Á |
 b. Ü [ö | Á ~ à | Á @ ç ö | * ç ä æ | Á ~ Á @ Á \ ç á á Ü ç • L Á | Á
 c. Ü ~ à | Á @ ç ö ^) & Á ~ Á @ Á | [æ á ~ Á Ü ç / Á Ç @ Á @ Á • ~ | ^ á & [] Á Á [, } È

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Atoka (005)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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- a. Ú|jáÁ Áæã æ c!^•cááQáá æc Á|q|Á Á Éæ•æc!Á@Áæ^ } áæÁæ^Á|Á@ÁUWÉ@ÁÖÁ q|Á^Á@Á { Á-æ|ÜQ•Á } |ááÁ^Á@Á^!Á^ÁÁÁ 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. Wj•|jáÁ Éæ•æc!Á@Áæ^ } áæÁæ^Á|Á@ÁUWÉÁæÁ æá^áÁ Áæ^Á@Á æ } ^!ÉÁÁÁ|jáÁ Á@Á@Áæã æ c!^•cááQáá æc Á@ÁÖÁ q|Á^Á@Á 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 |
|------------------|---|
| 0.1-10.0 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

2. Q|Á:[á`&q } Á } æ æ *Á`~æ&^Á|Á } áæ } •É@Á@ÁÁ[{ æ cá ÉæÁ`æá•Á } á^Á^&q } ÁÖÁ æcÁ Áææ cá Áç|Á-ÁÉÁ } áÁ|Á•É|Á@Á substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a. QÁ } Á@Áæ^Á-Á ææb•c ^ } c!Á@Á } æb@Á:[á`&q } Á æ Áæ } [|cááá&q^Á[{ Á@Á|áÁ Á@Á^!É|Áæ } [|cááá&q^Á[{ Á@Á|áÁ áÁ put into commercial storage without going into on farm storage, the DF will be:
 - i. Q|Á:[á`&q } Á |jáÁ Áæã æ c!^•cááQáá æc Á|q|Á Á Éæ•æc!Á@Áæ^ } áæÁæ^Á|Á@ÁUWÉ@Á { Á-æ|ÜQ•Á } |ááÁ^Á@Á^!Á^ÁÁÁ all insurable quality deficiencies, and that value divided by the local market price.
 - ii. Q|Á:•|jáÁ:[á`&q } Á } æ æ *ÁÉææ cá Á|q|Á Á Éæ•æc!Á@Áæ^ } áæÁæ^Á|Á@ÁUWÉ@Á } |æ|ÁÖÁÁ@, } Á@Á@ÁæÁ[, ÁÁ^&q } , 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 æ[ç^ÉÁ
 - iii. Q|Á:•|jáÁ:[á`&q } Á } æ æ *ÁÉææ cá Á Éæ•æc!Á@Áæ^ } áæÁæ^Á|Á@ÁUWÉ@Á } |æ|ÁÖÁÁ@, } Á@Á@ÁæÁ[, ÁÁ^&q } ÁÖÁæ æá^áÁ Á@Á } |æ|ÁÖÁÁ@ Á æ^áÁ Á^&q } •ÖÁ|ÁÖÁæ[ç^ÉÁ
 - 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 ^!^&q Á^æ Á^ç{ ^ } ÁÁ Á^æááÁ Á@Á^!æÁæ{ ^ } •æ[ç^É@ÁÖÁ q|Á^ÁÉ ÉÁçÁ Áæ Áæ áÁ Á^&q } ÁÖÁ^[, ÉÁ@ÁÖÁ q|Á^Á 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, ^çÁ Áæ Áæ áÁ Á^&q } ÁÖÁ^[, ÉÁ@ÁÖÁ q|Á^Áæá^áÁ Á@Á } |æ|ÁÖÁÁ@ Á æ^áÁ Á^&q } •ÖÁ|ÁÖÁæ[ç^É
 - b. QÁ } Á@Áæ^Á-Á ææb•c ^ } c!Á@Á } æb@Á:•|jáÁ:[á`&q } Á Á } Éæ{ Áç|æ^ÉÁ Á } { ^!æÁç|æ^Á ç Á æ Á[c!æ } [|cááá&q^Á[{ Á@Á/

Special Provisions 2026 and Succeeding Crop Years

$$\mathbb{U} \subseteq \mathbb{A}^n \setminus \{0\} \mid \exists \lambda \in \mathbb{C} \setminus \{0\}$$

County: Atoka (005)

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

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Special Provisions 2026 and Succeeding Crop Years

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County: Atoka (005)

- ## SECTION D - ZERO MARKET VALUE PRODUCTION

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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. Q|Ä|:[ä~ &q } /ä^Ä~&q } /ÖÄ Äne pre-established DFs.
 - b. Q|Ä|:[ä~ &q } /ä^Ä~&q } /ÖÄ ÄÉÉÉ
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. QÄ[- /ä^d[^Ä|:[ä~ &q } Ä~ ää ä *Ä|: ä^|Ä^&q } /OH/q ää q } ^|Ä|: ä&&^ cää|^Ä Ä •ËÄ ~&Q|:[ä~ &q } Ä q|Ä [ö^Ääö •cäÄ|: Äq ^Ä~ ää /ä~ ää } &a•Äö cä/q Ä •^&q } /ÖZ/QÄ [- /ä Ä [ö^Ä^d[^Ä|Ä~ •^Ä /ä^d[^Ä~ &Q|:[ä~ &q } Éä&ä Ä q|Ä [ö^ÄÄ { } |^cäÄ } qÄ~ &Q|:[ä~ &q } /ä Ä [jäÉ^äÉ cä^ä/q Äq ^Ä c@:Ä manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

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