

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All [] as a CHD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

Program Dates for Insurable Types and Practices

| | | | | | |
|--|--|---------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 11/15/2025 | End of Late Planting Period Date 12/10/2025 | Acreage Reporting Date 11/15/2025 |
| 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 11/15/2025 | Insured's Production Reporting Date 11/15/2026 |

| TP | Type | Practice |
|--------|---------------|--------------------------------|
| T/P 01 | Winter 011 *6 | Summerfallow 005 *5 |
| T/P 03 | Winter 011 *6 | Continuous Cropping 004 *4 |
| T/P 05 | Winter 011 *6 | Irrigated 002 |
| T/P 07 | Winter 011 *6 | Summerfallow(OC) 717 *5 |
| T/P 09 | Winter 011 *6 | Continuous Cropping(OC) 715 *4 |
| T/P 11 | Winter 011 *6 | Organic(Certified) Irr. 702 |
| T/P 13 | Winter 011 *6 | Summerfallow(OT) 718 *5 |
| T/P 15 | Winter 011 *6 | Continuous Cropping(OT) 716 *4 |
| T/P 17 | Winter 011 *6 | Organic(Transitional) Irr. 712 |

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|--|--|---|--|--|--|
| Sales Closing Date 3/15/2026 | Cancellation Date 9/30/2025 | Earliest Planting Date 4/6/2026 | 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 11/15/2025 | Insured's Production Reporting Date 11/15/2026 |

| TP | Type | Practice |
|--------|------------|---------------------|
| T/P 02 | Spring 012 | Summerfallow 005 *5 |

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0001 [] 03 0000 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

| TP | Type | Practice |
|--------|------------|--------------------------------|
| T/P 04 | Spring 012 | Continuous Cropping 004 *4 |
| T/P 06 | Spring 012 | Irrigated 002 |
| T/P 08 | Spring 012 | Summerfallow(OC) 717 *5 |
| T/P 10 | Spring 012 | Continuous Cropping(OC) 715 *4 |
| T/P 12 | Spring 012 | Organic(Certified) Irr. 702 |
| T/P 14 | Spring 012 | Summerfallow(OT) 718 *5 |
| T/P 16 | Spring 012 | Continuous Cropping(OT) 716 *4 |
| T/P 18 | Spring 012 | 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.

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

- *4 Continuous Cropping : Any non-irrigated production practice that does not qualify as a summerfallow practice.
- *5 Summerfallow :

year:

1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or

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3. Any additional plant re-growth must be terminated on or before June 15, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by mechanical or chemical means.

(b) The following are exceptions to these requirements:

1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
 - i. On acreage qualifying as summerfallow; and
 - ii. Was not harvested; and
 - iii. Failed and was terminated on or before June 15, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
 - i. Not hayed, grazed or otherwise harvested; and
 - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

Date

- *6 Acreage insured under the winter coverage endorsement will have a final planting date of October 31. The winter coverage endorsement is not applicable to winter wheat acreage initially planted after October 31. Acreage insured under the winter coverage endorsement will have an acreage reporting date of November 15.

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>.

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.

Any acreage planted to a hay/forage variety (including but not limited to Willow Creek) is not insurable, unless grown for harvest or sale as seed. A written agreement will be required to insure any hay/forage variety grown for harvest or sale as seed.

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 1000 [] or 2000 |
| Date: 6/17/2025 | Plan: Yield Protection (01) | County: Lake (047) |
| | Revenue Protection (02) | |
| | Revenue Prot with Harvest Price Exclusion (03) | |

Quality

GENERAL STATEMENTS:

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adjustment factors are considered in determining production to count.

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than zero) to determine net production to count.

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

W. 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.

Q 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

Q: 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.

V@ÄF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

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Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HWT [] as a CHD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

1. OPTION TO DELAY CLAIM SETTLEMENT

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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).

1. If you 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 that are taken after the calendar date for the EOIP but before the extended harvest date will be used to determine quality deficiencies. If you 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 that are taken after the calendar date for the EOIP but before the extended harvest date will be used to determine quality deficiencies. If you 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 that are taken after the calendar date for the EOIP but before the extended harvest date will be used to determine quality deficiencies.

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0001 [] 03 0000 |
| Date: 6/17/2025 | Plan: Yield Protection (01) | County: Lake (047) |
| | Revenue Protection (02) | |
| | Revenue Prot with Harvest Price Exclusion (03) | |

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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.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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 included in the calculation of the unit's production for the purpose of determining the unit's 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.

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------------------|
| Year: 2026 | Commodity: Wheat (0011) | U.S. Grade No. 5 for Kernel Damage |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

- ii. The resulting RIV for the distant market shall be the RIV for the local marketing area, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. The RIV for the distant market shall be the RIV for the local marketing area, provided the resulting RIV does not exceed the RIV before conditioning.
- iv. The RIV for the distant market shall be the RIV for the local marketing area, provided the resulting RIV does not exceed the RIV before conditioning.

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

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 . 75 lbs. to 50 lbs.; U.S. Sample Grade . 75 lbs. and below):

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

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 . 75 lbs. to 50 lbs.; U.S. Sample Grade . 75 lbs. and below):

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HWW [] or SRW [] |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

| | |
|--------------------|---|
| 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:
{ } \ ^ } Abs. to 51 lbs.; U.S. Sample Grade . Abs. and below):

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, 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 |

SRW, HRS, and DUM classes of wheat will be discounted for excessive Defects as follows:
{ } \ ^ } Abs. to 51 lbs.; U.S. Sample Grade . Abs. and below):

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------------|
| Year: 2026 | Commodity: Wheat (0011) | U.S. Grade: Hard Red Winter |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the Falling Number is 200 or less, and the sprout damage is 10.01 percent or more, 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 Adjustment Tab for Discount Factors |
| Above 15.0 | See Section B |

FALLING NUMBER DISCOUNTS:

When the Falling Number is 200 or less, and the sprout damage is 10.01 percent or more, 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 |

Special Provisions 2026 and Succeeding Crop Years

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County: Lake (047)

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

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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

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Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Upland Cotton (0001) |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

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. Volatile matter in excess of 1.5 percent of the weight of the sample.
- b. Moisture in excess of 14.0 percent of the weight of the sample.
- c. Total ash in excess of 1.5 percent of the weight of the sample.

1. If the sample is found to contain any of the following substances or conditions in excess of the amount allowed by the lower of the following:

1. If the sample is found to contain any of the following substances or conditions in excess of the amount allowed by the lower of the following:
 - a. Insoluble matter in excess of 1.5 percent of the weight of the sample.
 - 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. Volatile matter in excess of 1.5 percent of the weight of the sample.

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 |

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|-----------------|--|--------------------|
| Year: 2026 | Commodity: Wheat (0011) | Upland Soybean |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

2. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
 - i. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
 - all insurable quality deficiencies, and that value divided by the local market price.
 - ii. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
 - 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. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
 - added to 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, added to the applicable DFs included in sections A, or B2 above.
 - b. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
 - i. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
 - applicable DFs included in sections A or B2 above.
 - ii. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
 - to the applicable DFs included in sections A or B2 above.
 - iii. If the level of any of the following substances or conditions is less than the maximum allowable, adjust the production in the following manner:
 - applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

| Aflatoxin Range | DF |
|-------------------|---|
| 0.1 to 300.0 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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| | | |
|-----------------|--|---------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Underlying Contract: 0011 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

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 loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - i. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - ii. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- b. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - i. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - ii. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- c. If the level of loss is less than the level of loss allowed, 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 loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

1. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
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 the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - b. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the level of loss is less than the level of loss allowed, 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: 001 [] 00 00 ED |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lake (047) |

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| * | %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. |