

Special Provisions

2026 and Succeeding Crop Years

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All, as of |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Clayton (043) |

Program Dates for Insurable Types and Practices

| | | | | | |
|--|--|---------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 10/15/2025 | End of Late Planting Period Date 10/25/2025 | Acreage Reporting Date 12/15/2025 |
| 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 11/14/2025 | Insured's Production Reporting Date 11/14/2026 |

| TP | Type | Practice |
|--------|------------|------------------------------------|
| T/P 01 | Winter 011 | Non-Irrigated 003 |
| T/P 03 | Winter 011 | Irrigated 002 |
| T/P 05 | Winter 011 | Organic(Certified) Non-Irr. 713 |
| T/P 07 | Winter 011 | Organic(Certified) Irr. 702 |
| T/P 09 | Winter 011 | Organic(Transitional) Non-Irr. 714 |
| T/P 11 | Winter 011 | Organic(Transitional) Irr. 712 |

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|--|--|---------------------------------------|--|--|--|
| Sales Closing Date 3/15/2026 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 5/5/2026 | End of Late Planting Period Date 5/30/2026 | 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 | Non-Irrigated 003 |
| T/P 04 | Spring 012 | Irrigated 002 |
| T/P 06 | Spring 012 | Organic(Certified) Non-Irr. 713 |
| T/P 08 | Spring 012 | Organic(Certified) Irr. 702 |

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Commodity: Wheat (0011)

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Plan: Yield Protection (01)

County: Clayton (043)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

| TP | Type | Practice |
|--------|------------|------------------------------------|
| T/P 10 | Spring 012 | Organic(Transitional) Non-Irr. 714 |
| T/P 12 | 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.

Date

In lieu of the definition of late planting period in section 1 of the Basic Provisions, for fall planted wheat (not covered by a winter coverage endorsement), please refer to the End Of Late Planting Period Date.

Insurance Availability

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.

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.

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GENERAL STATEMENTS:

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County: Clayton (043)

1. OPTION TO DELAY CLAIM SETTLEMENT

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2. SECTION 14(e) OF THE BASIC PROVISIONS

The following 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).

If 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 { ~ oñ^Ae^ } Á [òæ'!òç Ä Êäæ • äec'!á@ÖUQÉÄ[~ Áöc^•oó&[]] Á |ã |Á Ä Êäæ • äec'!á@&c^} äåääÄ |!á@ÖUQÉÄ[~ !|åÄ Á å|Å^Á^d^âÄ Á æ&[] iaa & Å áC^H^Ç] • ÖFÖÄ |Öä Å |Baa^Á) |...Ä[~ ^|^&^âÄ |Å|æ Á^d^ \) ö-Ä[- !|åÄ BÄ @Böc^E^Ä^!Ä Fäa[çÉÄ[~ Á^!^Ä] aa|Ä Áöc^•oó 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 , å|Å^Á^Ä ÉÜö@Ä |! ä~ ÇÄ] Å Ä [ó |!ä äç Ä@ ÄÊäæ Á^!ä äB@&aa Ä å|Å^Á^d^âÄ • ä * Ä@Ä |Baai^!^È • aa|ä @äÖÜÄV[- Á ~ oñ{ } |]^c^ä Å à` äaa 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

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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.

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- ## SECTION A - DISCOUNT FACTOR CHARTS

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a Aaa a & ~ } Aaa d A^ Aa [. ^ A A^ \ \ Aaa aa^ Aa aa A A @ } \ \ Aa aAa [\ \ A^ \ \] •• Aaa aa~ A A Aaa & ~ } Aaa d A A A^ A^~8o Eaa

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- Only one DF for grade can be applied.

For all other 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):

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| | | |
|-----------------|--|-----------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HWW, SRW, HRW, and HRS |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Clayton (043) |

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

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| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | U.S. Grade: No. 1 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Clayton (043) |

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

When the producer uses the Falling Number 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 Adjustment Tab for Discount Factors |
| Above 15.0 | See Section B |

FALLING NUMBER DISCOUNTS:

When the producer uses 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 |

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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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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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Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

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Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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. Vomitoxin range
- b. ...
- c. ...

...

1. ...
 - a. ...
 - 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. ...

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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2. If a producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the producer must adjust the production in the following manner:
- If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be:
 - If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be the sum of the applicable DFs included in sections A or B2 above.
 - If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be:
 - If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be the sum of the applicable DFs included in sections A or B2 above.
 - If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - If the producer has a level of mycotoxin or substance or condition in a lot of grain that is greater than the maximum allowable level, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.

| | |
|-------------------|---|
| Aflatoxin Range | DF |
| 0.1 - 100 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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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.

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|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 000, 01 JD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Clayton (043) |

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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. |