

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|----------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or Partial Acreage |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: New Madrid (143) |

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 11/30/2025 | 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.

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 15.

Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^KWT ã•[^|ãGJD

County: New Madrid (143)

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>.

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.

GENERAL STATEMENTS:

W-100-A 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

Special Provisions
2026 and Succeeding Crop Years

| | | |
|-----------------|--|--------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0011 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: New Madrid (143) |

OPTIONAL

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:

- a. If the production 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.
- 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. If the production 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.

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. If the production 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.
- c. If the production 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.
- d. For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.
- e. If the production 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.
- f. If the production 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.
- g. For any production sold**** to other than a disinterested third party**, or that is not sold 60 days after the calendar date for the EOIP, we will settle your claim using the applicable DFs.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use Year: 2026

Date: 6/17/2025

Plan: Yield Protection (01)

County: New Madrid (143)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

A

2. SECTION 14(e) OF THE BASIC PROVISIONS

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).

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 must be obtained no later than 60 days after the EOIP. 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 a claim for indemnity. 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 a claim for indemnity. 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 a claim for indemnity.

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 a claim for indemnity.

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 a claim for indemnity. 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 a claim for indemnity.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

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 EOIP.

6. ZERO MARKET VALUE

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|--------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Unit: MT |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: New Madrid (143) |

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

SECTION A - DISCOUNT FACTOR CHARTS

U) Discount factor charts are provided for the following commodities: Wheat, Corn, Soybeans, and Sorghum. The discount factor is determined by the moisture content and the distance to the market.

For example, if the moisture content is 14% and the distance to the market is 100 miles, the discount factor is 0.95. This means that the production is worth 95% of the market value.

GRADE DISCOUNT:

Grade discount is determined by the grade of the production. The discount factor is provided in the following table:

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|--------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: HRW • [] |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: New Madrid (143) |

à^Áã &[~ } c^âÁ[!Á[æ^Áæ Á] ^8ãã á/Á @ÁÚ~ æc Áab • c ^} c^ãã&[} cæ^â/Á @ÁÜÖÁ

- “ 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 Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ÁÜJÁbs. to 50 lbs.; U.S. Sample Grade . ÁÜJÁbs. 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 |

For Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . ÁÜJÁbs. to 51 lbs.; U.S. Sample Grade . ÁÜJÁbs. and below):

| Test Weight Pounds | DF |
|--------------------|---|
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

kernels.

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

Special Provisions 2026 and Succeeding Crop Years

Commodity: Wheat (0011)

Ùæ^kãt ã•[˘|ãGD

Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

County: New Madrid (143)

| | |
|--------------|---|
| Defects % | DF |
| 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:

| | |
|--------------|---|
| Defects % | DF |
| 10 and below | None |
| 10.01-35 | See Quality Adjustment Tab for Discount Factors |
| Above 35 | See section B |

ⱡꞤꞢꞤ ꝀꝁꝂꝃꝄꝅ ꝆꝇꝈꝉ ꝊꝋꝌꝍ ꝎꝏꝐꝑꝒ ꝓꝔꝕꝖꝗ ꝘꝙꝚꝛꝜꝝ ꝞꝟꝠꝡꝢꝣꝤꝥꝦꝧꝨꝩꝪꝫꝬꝭꝮꝯꝰꝱꝲꝳꝴꝵꝶꝷꝸꝹꝺꝻꝼꝽꝾꝿꞀꞁꞂꞃꞄꞅꞆꞇꞈ꞉꞊ꞋꞌꞍꞎꞏꞐꞑꞒꞓꞔꞕꞖꞗꞘꞙꞚꞛꞜꞝꞞꞟꞠꞡꞢꞣꞤꞥꞦꞧꞨꞩꞪꞫꞬꞭꞮꞯꞰꞱꞲꞳꞴꞵꞶꞷꞸꞹꞺꞻꞼꞽꞾꞿꠀꠁꠂꠃꠄꠅ꠆ꠇꠈꠉꠊꠋꠌꠍꠎꠏꠐꠑꠒꠓꠔꠕꠖꠗꠘꠙꠚꠛꠜꠝꠞꠟꠠꠡꠢꠣꠤꠥꠦꠧ꠨꠩꠪꠫꠬꠭꠮꠯꠰꠱꠲꠳꠴꠵꠶꠷꠸꠹꠺꠻꠼꠽꠾꠿ꡀꡁꡂꡃꡄꡅꡆꡇꡈꡉꡊꡋꡌꡍꡎꡏꡐꡑꡒꡓꡔꡕꡖꡗꡘꡙꡚꡛꡜꡝꡞꡟꡠꡡꡢꡣꡤꡥꡦꡧꡨꡩꡪꡫꡬꡭꡮꡯꡰꡱꡲꡳ꡴꡵꡶꡷꡸꡹꡺꡻꡼꡽꡾꡿ꢀꢁꢂꢃꢄꢅꢆꢇꢈꢉꢊꢋꢌꢍꢎꢏꢐꢑꢒꢓꢔꢕꢖꢗꢘꢙꢚꢛꢜꢝꢞꢟꢠꢡꢢꢣꢤꢥꢦꢧꢨꢩꢪꢫꢬꢭꢮꢯꢰꢱꢲꢳꢴꢵꢶꢷꢸꢹꢺꢻꢼꢽꢾꢿꣀꣁꣂꣃ꣄ꣅ꣆꣇꣈꣉꣊꣋꣌꣍꣎꣏꣐꣑꣒꣓꣔꣕꣖꣗꣘꣙꣚꣛꣜꣝꣞꣟꣠꣡꣢꣣꣤꣥꣦꣧꣨꣩꣪꣫꣬꣭꣮꣯꣰꣱ꣲꣳꣴꣵꣶꣷ꣸꣹꣺ꣻ꣼ꣽꣾꣿ꤀꤁꤂꤃꤄꤅꤆꤇꤈꤉ꤊꤋꤌꤍꤎꤏꤐꤑꤒꤓꤔꤕꤖꤗꤘꤙꤚꤛꤜꤝꤞꤟꤠꤡꤢꤣꤤꤥꤦꤧꤨꤩꤪ꤫꤬꤭꤮꤯ꤰꤱꤲꤳꤴꤵꤶꤷꤸꤹꤺꤻꤼꤽꤾꤿꥀꥁꥂꥃꥄꥅꥆꥇꥈꥉꥊꥋꥌꥍꥎꥏꥐꥑꥒ꥓꥔꥕꥖꥗꥘꥙꥚꥛꥜꥝꥞꥟ꥠꥡꥢꥣꥤꥥꥦꥧꥨꥩꥪꥫꥬꥭꥮꥯꥰꥱꥲꥳꥴꥵꥶꥷꥸꥹꥺꥻꥼ꥽꥾꥿ꦀꦁꦂꦃꦄꦅꦆꦇꦈꦉꦊꦋꦌꦍꦎꦏꦐꦑꦒꦓꦔꦕꦖꦗꦘꦙꦚꦛꦜꦝꦞꦟꦠꦡꦢꦣꦤꦥꦦꦧꦨꦩꦪꦫꦬꦭꦮꦯꦰꦱꦲ꦳ꦴꦵꦶꦷꦸꦹꦺꦻꦼꦽꦾꦿ꧀꧁꧂꧃꧄꧅꧆꧇꧈꧉꧊꧋꧌꧍꧎ꧏ꧐꧑꧒꧓꧔꧕꧖꧗꧘꧙꧚꧛꧜꧝꧞꧟ꧠꧡꧢꧣꧤꧥꧦꧧꧨꧩꧪꧫꧬꧭꧮꧯ꧰꧱꧲꧳꧴꧵꧶꧷꧸꧹ꧺꧻꧼꧽꧾ꧿ꨀꨁꨂꨃꨄꨅꨆꨇꨈꨉꨊꨋꨌꨍꨎꨏꨐꨑꨒꨓꨔꨕꨖꨗꨘꨙꨚꨛꨜꨝꨞꨟꨠꨡꨢꨣꨤꨥꨦꨧꨨꨩꨪꨫꨬꨭꨮꨯꨰꨱꨲꨳꨴꨵꨶ꨷꨸꨹꨺꨻꨼꨽꨾꨿ꩀꩁꩂꩃꩄꩅꩆꩇꩈꩉꩊꩋꩌꩍ꩎꩏꩐꩑꩒꩓꩔꩕꩖꩗꩘꩙꩚꩛꩜꩝꩞꩟ꩠꩡꩢꩣꩤꩥꩦꩧꩨꩩꩪꩫꩬꩭꩮꩯꩰꩱꩲꩳꩴꩵꩶ꩷꩸꩹ꩺꩻꩼꩽꩾꩿꪀꪁꪂꪃꪄꪅꪆꪇꪈꪉꪊꪋꪌꪍꪎꪏꪐꪑꪒꪓꪔꪕꪖꪗꪘꪙꪚꪛꪜꪝꪞꪟꪠꪡꪢꪣꪤꪥꪦꪧꪨꪩꪪꪫꪬꪭꪮꪯꪰꪱꪴꪲꪳꪵꪶꪷꪸꪹꪺꪻꪼꪽꪾ꪿ꫀ꫁ꫂ꫃꫄꫅꫆꫇꫈꫉꫊꫋꫌꫍꫎꫏꫐꫑꫒꫓꫔꫕꫖꫗꫘꫙꫚ꫛꫜꫝ꫞꫟ꫠꫡꫢꫣꫤꫥꫦꫧꫨꫩꫪꫫꫬꫭꫮꫯ꫰꫱ꫲꫳꫴꫵ꫶꫷꫸꫹꫺꫻꫼꫽꫾꫿꬀ꬁꬂꬃꬄꬅꬆ꬇꬈ꬉꬊꬋꬌꬍꬎ꬏꬐ꬑꬒꬓꬔꬕꬖ꬗꬘꬙꬚꬛꬜꬝꬞꬟ꬠꬡꬢꬣꬤꬥꬦ꬧ꬨꬩꬪꬫꬬꬭꬮ꬯ꬰꬱꬲꬳꬴꬵꬶꬷꬸꬹꬺꬻꬼꬽꬾꬿꭀꭁꭂꭃꭄꭅꭆꭇꭈꭉꭊꭋꭌꭍꭎꭏꭐꭑꭒꭓꭔꭕꭖꭗꭘꭙꭚ꭛ꭜꭝꭞꭟꭠꭡꭢꭣꭤꭥꭦꭧꭨꭩ꭪꭫꭬꭭꭮꭯ꭰꭱꭲꭳꭴꭵꭶꭷꭸꭹꭺꭻꭼꭽꭾꭿꮀꮁꮂꮃꮄꮅꮆꮇꮈꮉꮊꮋꮌꮍꮎꮏꮐꮑꮒꮓꮔꮕꮖꮗꮘꮙꮚꮛꮜꮝꮞꮟꮠꮡꮢꮣꮤꮥꮦꮧꮨꮩꮪꮫꮬꮭꮮꮯꮰꮱꮲꮳꮴꮵꮶꮷꮸꮹꮺꮻꮼꮽꮾꮿꯀꯁꯂꯃꯄꯅꯆꯇꯈꯉꯊꯋꯌꯍꯎꯏꯐꯑꯒꯓꯔꯕꯖꯗꯘꯙꯚꯛꯜꯝꯞꯟꯠꯡꯢꯣꯤꯥꯦꯧꯨꯩꯪ꯫꯬꯭꯮꯯꯰꯱꯲꯳꯴꯵꯶꯷꯸꯹꯺꯻꯼꯽꯾꯿가각갂갃간갅갆갇갈갉갊갋갌갍갎갏감갑값갓갔강갖갗갘같갚갛개객갞갟갠갡갢갣갤갥갦갧갨갩갪갫갬갭갮갯갰갱갲갳갴갵갶갷갸갹갺갻갼갽갾갿걀걁걂걃걄걅걆걇걈걉걊걋걌걍걎걏걐걑걒걓걔걕걖걗걘걙걚걛걜걝걞걟걠걡걢걣걤걥걦걧걨걩걪걫걬걭걮걯거걱걲걳건걵걶걷걸걹걺걻걼걽걾걿검겁겂것겄겅겆겇겈겉겊겋게겍겎겏겐겑겒겓겔겕겖겗겘겙겚겛겜겝겞겟겠겡겢겣겤겥겦겧겨격겪겫견겭겮겯결겱겲겳겴겵겶겷겸겹겺겻겼경겾겿곀곁곂곃계곅곆곇곈곉곊곋곌곍곎곏곐

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

U| | ~ ¢Öæ æ ^ÄÖ• Ä^Ä|| , ^ä Ä ääää } Ä Ä@ÄÖ Ä Ä@Ä~^&ö Ä& ~ } ¢Ä& : • Ä/ää|^ÄY @} Ä ! [ä ~ &ä } Ä äö! | | ~ ¢Öæ æ ^Ä Ä Ä& ~ } ¢ä Ä Ä@Ä~^&ö 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.

| | |
|-----------------------|---|
| Sprout Damage Percent | DF |
| 10 and below | None |
| 10.01 - 15.0 | See Quality Adjusmtnent Tab for Discount Factors |
| Above 15.0 | See Section B |

FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a %quick test for the Felling 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:

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|--------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0011 • [] AGJD |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: New Madrid (143) |

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 |

Á

Falling Numbers - Durum:

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

Á

SPECIAL GRADE DISCOUNTS:

Öä & ~ } • Á ! Á @ Á { ~ c Ë { ~ c Ë æ | Æ ^ Á ! Á * [c Á ! æ ^ Á æ ^ Á } cæ ^ á Á Á @ Á ~ æ Æ Á b • { ^ } Á / æ Á Á @ Á Ö Ë ^ * æ á ^ • • Á Á Æ Ë ! æ ^ Á • ð } æ } È

Á

SAMPLE GRADE DISCOUNTS:

Öä & ~ } • Á ! Á æ] ^ Á ! æ ^ Á æ [! • Á æ ^ Á } cæ ^ á Á Á @ Á ~ æ Æ Á b • d ^ } Á / æ Á Á @ Á Ö Ë

Á

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Öä & ~ } á á Á Á ^ & ç } Á Ö æ ^ Á [á • á á Á ! [á ~ & ç } Á ^ ^ • Á ~ á ^ { ^ } • Á } á ^ ! Á @ Á ^ & ç } Ë Ö ! Á ! [á ~ & ç } Á @ Á @ Á æ ^ • Á ^ á @ Á || , Á ! Á [~ } á • Á ^ ! Á ~ • @ | Æ Á á ^ ^ & • Á ^ ! & } cæ ^ Á æ [ç ^ Á ! Á ^ ! & } Æ Á ! [~ Ö æ æ ^ Á ^ ! & } Ö æ [ç ^ Á ! Á ^ ! & } Æ ! Á æ æ ! á * Á { á ^ ! Á ! Á @ æ Á ^ || , Á Ö Ë Á } Á @ Á æ ^ Á Á æ æ Á • ^ & ç } Á ! Á @ Á } á Á æ b • ç ! [á ~ & ç } Á Á @ Á || , á * Á æ } ^ ! Á

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

Special Provisions 2026 and Succeeding Crop Years

Revenue Prot with Harvest Price Exclusion (03)

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Wheat Acreage

Date: 6/17/2025

Plan: Yield Protection (01)

County: New Madrid (143)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

For the purpose of this provision, 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.

- a. 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.
- 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. 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.

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. For the purpose of this provision, 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.
- a. 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.
- i. 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.
- ii. 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.
- iii. 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.
- 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. 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.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Upland Soybean (0000)

Date: 6/17/2025

Plan: Yield Protection (01)

County: New Madrid (143)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

field, was fed or utilized in any other manner, was in on-farm storage and has been sold, or was sold to other than a disinterested third party:

- i. Applicable DFs included in sections A or B2 above.
- ii. 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 - 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 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 Aflatoxin is less than 300 ppb, the level of Vomitoxin is less than 10 ppm, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - i. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - ii. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - b. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be:
 - i. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - ii. If the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.
 - c. If the level of Aflatoxin is 300 ppb or more, the level of Vomitoxin is 10 ppm or more, and the production is sold, fed, utilized in any other manner, or destroyed, the claim will be adjusted for any quality deficiencies listed in Section C.

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^KWT ã•[^|ãGJD

County: New Madrid (143)

- ## SECTION D - ZERO MARKET VALUE PRODUCTION

| | |
|-------|--|
| * | %Local Market Price-As defined in the applicable Basic, Crop, or these Provisions. |
| ** | %Disinterested third party-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-A 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-A Grain that does not meet the definition of %sold. |