

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All Acreage |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lincoln (103) |

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 11/20/2025 | Acreage Reporting Date 12/15/2025 |
| Premium Billing Date 7/1/2026 | End of Insurance Date 7/31/2026 | 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

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

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.

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| 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: Lincoln (103) |

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.

Quality

GENERAL STATEMENTS:

For the purpose of this section, the following definitions apply:

Production to Count: The total amount of production that is sold or otherwise disposed of for consumption, less any production that is lost, destroyed, or otherwise removed from the farm. Production to count is determined by the following factors:

1. The amount of production that is sold or otherwise disposed of for consumption, less any production that is lost, destroyed, or otherwise removed from the farm.

2. The amount of production that is sold or otherwise disposed of for consumption, less any production that is lost, destroyed, or otherwise removed from the farm.

3. The amount of production that is sold or otherwise disposed of for consumption, less any production that is lost, destroyed, or otherwise removed from the farm.

4. The amount of production that is sold or otherwise disposed of for consumption, less any production that is lost, destroyed, or otherwise removed from the farm.

5. The amount of production that is sold or otherwise disposed of for consumption, less any production that is lost, destroyed, or otherwise removed from the farm.

6. The amount of production that is sold or otherwise disposed of for consumption, less any production that is lost, destroyed, or otherwise removed from the farm.

Special Provisions 2026 and Succeeding Crop Years

Uca[^] KVV[^] } } ^••^^ ÁÇ Ì D

County: Lincoln (103)

- Á

Á

The statement does not supersede the provisions contained in section 14 (e) in 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

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kM^} } ^••^^ÇİD

County: Lincoln (103)

[illegible]

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.

[illegible]

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

a. Moisture content;

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kvv/^} } ^••^^ÁÇİD

County: Lincoln (103)

- ## SECTION A - DISCOUNT FACTOR CHARTS

[illegible]

V@Ä_ @æßæ••PæäÜ'haÄ q c!APÜY DÄJ -Ä @Ä_ @æÇUY Y DP æäÄ @Ä_ @æPY Y DP æäÜ'haÄJ]q * APÜÜDÖ~\{ ÄQWT DÄJ -Ü'haÄ q c!ÄÜY DÄ q]Ä
à^Äq & \} c!ÄÄ]Ä|æ^Äæ Ä] ^8ää äÄ Ä @Ä_ -äc Äab • d ^) Ä/æÄ\ } æ^ÄÄ Ä @ÄÖZÄ

- Only one DF for grade can be applied.

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: Lincoln (103) |

TEST WEIGHT DISCOUNT:

For all 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):

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 50 and above | None |
| 49.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

For all Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 51 and above | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

For all Soft Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

For all Soft Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. 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 |

SWW, HRS, and DUM classes of wheat will be discounted for excessive Defects as follows:

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use Fall |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lincoln (103) |

| | |
|--------------|---|
| 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, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, 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, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below.

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 |

Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Wheat (0011)
Date: 6/17/2025 Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
County: Lincoln (103)

Falling Numbers - Durum:

Table with 2 columns: Falling Numbers Range, DF. Rows include 299-200 (See Quality Adjustment Tab for Discount Factors) and Below 200 (See Section B).

Á

SPECIAL GRADE DISCOUNTS:

Öä&~}oÁ!Áä @Á{ ~cÉ{ ~cÉäæ|ä^Á!Á!*[cÁ!æ^Áæ^Á}æ^ä/Á @Á~ æ^ Áb•{ ^} oVæÁ-Á@ÁÖÉ^*æä/•Á-ÁÉÉ!æ^Á•ä}æ}È

Á

SAMPLE GRADE DISCOUNTS:

Öä&~}oÁ!Áä]|Á!æ^Áæd!•Áæ^Á}æ^ä/Á @Á~ æ^ Áb•d ^} oVæÁ-Á@ÁÖÉ

Á

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

Öö&~}ä^ä/Á^&ä}Áæ^Á[Á•^ä/Á!| ä~&ä}Á^oÁ~ä^ ^}oÁ}ä^!Á@Á^&ä}ÉÖ!Á!| ä~&ä}Áæ^Áæ^Á•Á^ä @Á||, Á!Á!|}ä^!Á!•@|Éä ä^&öÁ!&}æ^Áæ[c^Á!Á!&}ÉÁ!|~öäæ æ^Á!&}öä[c^Á!Á!&}É!Áæä*Á{ ä^!Á!| @æ^Á||, ÁÉÉ}Á@Áæ^Á-Áä æ/•]^&ä}Á!Á@Á}äb•d!| ä~&ä}Á@Á||, ä*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 ä~!æ^Á~æ^Á-ä} &ä•Éä ä^Áæ^Á^Áä^Á @Á! &ä} æ^!Á!ÉÉ!| ä~&ä} Á^&ä*Á ÄÜQÁ!Á!| ~öäæ æ^Á ä!Á! æ[Á^&ä*Á ÄÜQÁ!Á!
2. Q!Á}•[|ä!| ä~&ä}Á!Á!| ä~&ä}Á!|ä!Á @!Áæ^Áä ä^!•c^Á@ä!æcÁ!|Á!Á!Áæ•Áæ!Á@Áæ}äæ!æ^Á!Á@ÁÖÜÉ@ÁÖ!ä!Á^ÁÉÉÁ
3. QÁ}•[|ä!Áæ•Áæ!Á@Áæ}äæ!æ^Á!Á@ÁÖÜÉ!ä^ä^ä^ ^Á@!Á æ}^!Á!Á!|ä!Á @!Áæ^Áä ä^!•c^Á@ä!æcÁ!ÁÖ!ä!Á^ÁÉÉÁ

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

V@Á{ Á-Ä!ÖÖÁ!Á!| ä~&ä}Á}æ^ä*Á~ä^&^Á!Á}äæ}•Áæ^Áb!ä~Á!Á@{ æ^!Á!ä æ^@æöÁ||, ^äÉ!äáä}Á!Á}|æ^!ÁÖÖÁ!{ Á

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kvv/^} } ^••^^ÁÇİD

County: Lincoln (103)

1. $\frac{DF}{\text{applicable DFs}} = \left[\frac{\text{insurable quality deficiencies} + \text{uninsurable quality deficiencies}}{\text{local market price}} \right] \times \text{applicable DFs}$
- a. Uninsurable 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. WY • [Insurable • Insurable] Applicable DFs added to the applicable DFs included in sections A or B3 above.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Tax ID

Date: 6/17/2025

Plan: Yield Protection (01)

County: Lincoln (103)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price.
 - ii. If the level of a substance or condition is less than the maximum allowable, 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, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, 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, plus 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, plus the applicable DFs included in sections A or B2 above.
 - b. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B3 above.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

Use: 100%
County: Lincoln (103)

DFs for Aflatoxin:

| Aflatoxin Range | DF |
|-------------------|---|
| 0.0 - 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 greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
 - i. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
 - ii. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
 - b. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
 - i. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
 - ii. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
 - c. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.
 - 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 Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.

1. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the 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.

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^kvv/^} } ^••^^ÁÇİD

County: Lincoln (103)

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