

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|-----------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All ^[{ a * A ID |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Natrona (025) |

Program Dates for Insurable Types and Practices

| | | | | | |
|--|--|---------------------------------------|--|---|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 10/5/2025 | End of Late Planting Period Date 10/30/2025 | 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 1 | Winter 011 | Summerfallow 005 *4 |
| T/P 2 | Winter 011 | Irrigated 002 |
| T/P 4 | Winter 011 | Summerfallow(OC) 717 *4 |
| T/P 5 | Winter 011 | Organic(Certified) Irr. 702 |
| T/P 7 | Winter 011 | Summerfallow(OT) 718 *4 |
| T/P 8 | Winter 011 | Organic(Transitional) Irr. 712 |

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|--|--|--|--|--|--|
| Sales Closing Date 3/15/2026 | Cancellation Date 9/30/2025 | Earliest Planting Date 3/26/2026 | Final Planting Date 4/25/2026 | End of Late Planting Period Date 5/20/2026 | 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 3 | Spring 012 | Irrigated 002 |
| T/P 6 | Spring 012 | Organic(Certified) Irr. 702 |
| T/P 9 | Spring 012 | Organic(Transitional) Irr. 712 |

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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 The following are exceptions to these requirements:

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 new breaking acreage), must be terminated a full crop year before planting a crop, and
3. Any additional plant re-growth must be terminated on or before June 1, 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 1, 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.

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County: Natrona (025)

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>.

GENERAL STATEMENTS:

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2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Unit: 1000 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Natrona (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 provisions of the Basic Provisions and the Special Provisions.

- a. If the producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant must submit a written statement to the insurer within the 60-day period explaining the reasons for the delay. If the claimant fails to submit a written statement within the 60-day period, the claimant will be deemed to have elected not to delay settlement of the claim.
- 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 producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant must submit a written statement to the insurer within the 60-day period explaining the reasons for the delay. If the claimant fails to submit a written statement within the 60-day period, the claimant will be deemed to have elected not to delay settlement of the claim.

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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 producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant must submit a written statement to the insurer within the 60-day period explaining the reasons for the delay. If the claimant fails to submit a written statement within the 60-day period, the claimant will be deemed to have elected not to delay settlement of the claim.
- c. If the producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant must submit a written statement to the insurer within the 60-day period explaining the reasons for the delay. If the claimant fails to submit a written statement within the 60-day period, the claimant will be deemed to have elected not to delay settlement of the claim.
- 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 producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant must submit a written statement to the insurer within the 60-day period explaining the reasons for the delay. If the claimant fails to submit a written statement within the 60-day period, the claimant will be deemed to have elected not to delay settlement of the claim.
- f. If the producer elects to delay settlement of the claim for up to 60 days after the calendar date for the EOIP, the claimant must submit a written statement to the insurer within the 60-day period explaining the reasons for the delay. If the claimant fails to submit a written statement within the 60-day period, the claimant will be deemed to have elected not to delay settlement of the claim.
- g. For 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.

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2. SECTION 14(e) OF THE BASIC PROVISIONS

Unless otherwise specified, the provisions of the Basic Provisions and the Special Provisions shall apply to the claimant's claim for indemnity. The claimant's statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

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Special Provisions 2026 and Succeeding Crop Years

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SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

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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: Natrona (025)

- “ 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 all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 44 lbs. to 50 lbs.; U.S. Sample Grade . 44 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 . 44 lbs. to 51 lbs.; U.S. Sample Grade . 44 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 excessive Defects as follows:

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

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Year: 2026
Date: 6/17/2025
Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: SWW
County: Natrona (025)

Table with 2 columns: Defects %, DF. Rows: 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:

Table with 2 columns: Defects %, DF. Rows: 10 and below (None), 10.01-35 (See Quality Adjustment Tab for Discount Factors), Above 35 (See section B).

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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.

Table with 2 columns: Sprout Damage Percent, DF. Rows: 10 and below (None), 10.01 - 15.0 (See Quality Adjusmtent 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" or a "falling number test" using a Falling Number Tester, 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:

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County: Natrona (025)

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

Falling Numbers - Durum:

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

SPECIAL GRADE DISCOUNTS:

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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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1. If sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the sum of all RIVs applied by the buyer due to all falling number.

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County: Natrona (025)

Revenue Prot with Harvest Price Exclusion (03)

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

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Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Natrona (025)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{\text{Value of insurable quality deficiencies}}{\text{Local market price}}$ insurable quality deficiencies, and that value divided by the local market price.
- b. For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below (unless you elect to delay settlement as specified in the General Statements above) added to the applicable DFs included in sections A or B2 above.
- c. $\frac{\text{Value of insurable quality deficiencies}}{\text{Local market price}}$ applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

| Vomitoxin Range | DF |
|------------------|---|
| 0.1 to 10.0 ppm | See Quality Adjustment Tab for Discount Factors |
| 10.1 ppm & above | See C3 below |

2. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ substances or conditions with a level less than the maximum allowable, adjust the production in the following manner.
 - a. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ put into commercial storage without going into on farm storage, the DF will be:
 - i. $\frac{\text{Value of insurable quality deficiencies}}{\text{Local market price}}$ all insurable quality deficiencies, and that value divided by the local market price.
 - ii. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ 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. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ 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), the DFs will be .500, 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. $\frac{\text{Value of substances or conditions}}{\text{Maximum allowable}}$ 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:

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- ### DFs for Aflatoxin:

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 claimant is a producer, the claimant must submit a written statement of the following information:

i. A statement of the claimant's name, address, and telephone number; and

ii. A statement of the claimant's name, address, and telephone number; and

b. If the claimant is a processor, the claimant must submit a written statement of the following information:

i. A statement of the claimant's name, address, and telephone number; and

ii. A statement of the claimant's name, address, and telephone number; and

c. If the claimant is a broker, the claimant must submit a written statement of the following information:

i. A statement of the claimant's name, address, and telephone number; and

ii. A statement of the claimant's name, address, and telephone number; and

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

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SECTION D - ZERO MARKET VALUE PRODUCTION

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| * | %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. |