

Special Provisions

2026 and Succeeding Crop Years

| | | |
|-----------------|--|--|
| Year: 2026 | Commodity: Wheat (0011) | Use All or None [<input type="checkbox"/>] |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kingsbury (077) |

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 11/9/2025 | 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 | 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 3/26/2026 | Final Planting Date 5/15/2026 | End of Late Planting Period Date 6/9/2026 | 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 | 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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| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kingsbury (077) |

| 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 section 5 (Cancellation and Termination Dates) of the Small Grains Crop Provisions, the Cancellation Date will be September 30 and the Termination Date will be November 30.

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.

Quality

GENERAL STATEMENTS:

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Unit: 100 bushels

Date: 6/17/2025

Plan: Yield Protection (01)

County: Kingsbury (077)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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

For the purpose of this policy, the following definitions apply: The term "production" means the quantity of wheat produced by the insured during the crop year, as determined by the applicable DF's and adjustment factors are considered in determining production to count.

For the purpose of this policy, the following definitions apply: The term "net production" means the quantity of wheat produced by the insured during the crop year, after deducting any losses due to adverse weather conditions (such as drought, flood, or other natural causes) from the total production, as determined by the applicable DF's and adjustment factors are considered in determining net production to count.

For the purpose of this policy, the following definitions apply: The term "quality" means the grade and quality of the wheat as determined by the applicable DF's and adjustment factors are considered in determining quality to count.

For the purpose of this policy, the following definitions apply: The term "harvest" means the date when the wheat is harvested, as determined by the applicable DF's and adjustment factors are considered in determining harvest to count.

For the purpose of this policy, the following definitions apply: The term "sold" means the date when the wheat is sold, as determined by the applicable DF's and adjustment factors are considered in determining sold to count.

For the purpose of this policy, the following definitions apply: The term "unsold" means the date when the wheat is not sold, as determined by the applicable DF's and adjustment factors are considered in determining unsold to count.

For the purpose of this policy, the following definitions apply: The term "quality adjustment" means the adjustment to the production to count based on the quality of the wheat, as determined by the applicable DF's and adjustment factors are considered in determining quality adjustment to count.

- For the purpose of this policy, the following definitions apply: The term "quality adjustment" means the adjustment to the production to count based on the quality of the wheat, as determined by the applicable DF's and adjustment factors are considered in determining quality adjustment to count.
- Sections C1 or C2 and Section B below, the DF will be determined by adding the applicable DF's from Section B to the applicable DF's from Sections C1 or C2.
- For the purpose of this policy, the following definitions apply: The term "quality adjustment" means the adjustment to the production to count based on the quality of the wheat, as determined by the applicable DF's and adjustment factors are considered in determining quality adjustment to count.

A

1. OPTION TO DELAY CLAIM SETTLEMENT

- 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

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U.S. Farm Income Stabilization Act of 2014

Date: 6/17/2025

Plan: Yield Protection (01)

County: Kingsbury (077)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

after the calendar date for the EOIP.

- b. If the insured is 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies. If the insured is 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.
- c. If the insured is 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.
- 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 insured is 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.
- f. If the insured is 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.
- g. If the insured is 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.

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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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies. If the insured is 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.

If the insured is 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.

If the insured is 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 taken after the calendar date for the EOIP will be used to determine insurable quality deficiencies.

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

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County: Kingsbury (077)

Revenue Prot with Harvest Price Exclusion (03)

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| Year: 2026 | Commodity: Wheat (0011) | Use: 0001 ~ 0006 [0001 D |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Kingsbury (077) |

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SECTION A - DISCOUNT FACTOR CHARTS

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ç! Ä~ æc Äab•ç^} ç!~| | •• Äæ^Ä &ç Äç~ ää* Ä! ^ä} Ä æ! æçÄ} •äç Ä^!} ^| Äæ æ^Äç &ç ää* Ä@æÄæ æ^Ää äÄ@~} \^} Ää ÄÄ!| \^} Ä^!} ^| •ÄÄ ÄÄ! Äç^} ç, äÄää &ç~} Äæç! ÄÄÄ||, ^ÄÄ! Ä^!} ^| Äæ æ^Ää äÄÄ@~} \^} Ää ÄÄ!| \^} Ä^!} ^| ÄÄ Ääää} Ä Äää &ç~} Äæç! Ä! Ä^Ä &ç ÄÄ

GRADE DISCOUNT:

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- “ 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:

ÄPääÄ^äÄ Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . Ä ÇEJÄbs. to 50 lbs.; U.S. Sample Grade . Ä JEJÄbs. 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 |

ÄY @æçÄæ•^• Äç~} ÄPääÄ^äÄ| ä* Ää ÄY @ÄÜ~ äÄ ä! Ä^ä &ç~} çÄÄ! Ä! , Ä•ç^ Äæ^Ä||, •ÄÜEÜÜ:æ^Ä ÄÄ! Ä! Ä^•ç^ Äæ^Ä JEJÄbs. to 51 lbs.; U.S. Sample Grade . Ä JEJÄbs. and below):

Special Provisions 2026 and Succeeding Crop Years

| | | |
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| Year: 2026 | Commodity: Wheat (0011) | Use: HWW, SRW, HRW, and HWW |
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| | |
|--------------------|---|
| Test Weight Pounds | DF |
| 50.99-44 | None |
| Below 44 | See Quality Adjustment Tab for Discount Factors |

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

SWW, HRS, and DUM 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 |

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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

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 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.

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

FALLING NUMBER DISCOUNTS:

On 6/17/2025, the following quality factors for Falling Number will apply:

Equipment and procedure used to perform what is generally referred to as a "quick test" as defined in the Defects 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:

On 6/17/2025, the following quality factors for Special Grade Discounts will apply:

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Special Provisions 2026 and Succeeding Crop Years

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County: Kingsbury (077)

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

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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County: Kingsbury (077)

substances or conditions in excess of the amount allowed by the lower of the following:

- a.
b.
c.

- 1.
a.
b.
c.

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows include ppm ranges and corresponding DF instructions.

- 2.
a.
i.

Special Provisions 2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025

Commodity: Wheat (0011)
Plan: Yield Protection (01)
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U.S. Farm Income Stabilization Act of 2018
County: Kingsbury (077)

- ii. 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. 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.
 - 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 production was sold, fed, 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. to the 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 |
|-------------------|---|
| 0.0 to 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.
 - i. VOMITOXIN

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Farm Income Stabilization Act (FISMA)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Kingsbury (077)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

disinterested third party; or

- ii. If the producer does 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:
 - i. If the producer does 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:
 - into commercial storage prior to being sold.
 - ii. If the producer does 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:
 - into commercial storage prior to being sold.
- c. If the producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production 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.

SECTION D - ZERO MARKET VALUE PRODUCTION

If the producer does 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:

1. If the producer does 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 producer does 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:
 - into commercial storage prior to being sold.
 - b. If the producer does 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:
 - into commercial storage prior to being sold.
 - 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 producer does not destroy (or refuse to destroy) production in a manner acceptable to us, such production will not be adjusted for any quality deficiencies listed in Section C.

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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.+As |