

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: Lee (081) |

Program Dates for Insurable Types and Practices

| | | | | | |
|---|---|--------------------------------------|--|--|--|
| Sales Closing Date 9/30/2025 | Cancellation Date 9/30/2025 | Earliest Planting Date | Final Planting Date 11/30/2025 | End of Late Planting Period Date 12/5/2025 | 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)

Use: 0001 0001 0001 0001

Date: 6/17/2025

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

County: Lee (081)

Premium

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.

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 term "qualifying production" means the production of a crop that is eligible for insurance under the AIP.

For the purpose of this section, the term "qualifying production" means the production of a crop that is eligible for insurance under the AIP. 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.

For the purpose of this section, the term "qualifying production" means the production of a crop that is eligible for insurance under the AIP. 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.

For the purpose of this section, the term "qualifying production" means the production of a crop that is eligible for insurance under the AIP. 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.

For the purpose of this section, the term "qualifying production" means the production of a crop that is eligible for insurance under the AIP. 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.

For the purpose of this section, the term "qualifying production" means the production of a crop that is eligible for insurance under the AIP. 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.

For the purpose of this section, the term "qualifying production" means the production of a crop that is eligible for insurance under the AIP. 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

Uae KAT ã•ã•ã] ãG D

County: Lee (081)

V@ΔF for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in

- Á

Á

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

Special Provisions 2026 and Succeeding Crop Years

Ùæ^KWT ã•ã•ā | āG D

County: Lee (081)

Special Provisions 2026 and Succeeding Crop Years

Ùcæ^KMMT ã•ã•ā] ãÇì D

County: Lee (081)

SECTION A - DISCOUNT FACTOR CHARTS

GRADE DISCOUNT:

5

Special Provisions 2026 and Succeeding Crop Years

Ùæ^~~WWW~~ ã•ã•ā] ãÇ D

County: Lee (081)

- 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 other wheat, 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 |

GAZ @æð||Áæ•••Áç&|] PæääÜ^ãÁÜ] ¡ * Åæ åÁ @æ^|~ãD, a|Á^Áæ&|~} çãÁç|Áç, Á•ç^ã @æ^Á|||, •ÁVÈÜÖ|æ^Áç [Áç|Á^•Á^ã @Á ÁÈJÁbs. to 51 lbs.; U.S. Sample Grade . ÁÈJÁbs. and below):

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

Ö0Z0ÖVÜ0Ü0ÜWV0V0Ü0^0^&0Ä0c&0 ää *Ä0|^ä}Ä æ|^ä0ä0Ä@æÄæ æ^Ä0Ä0Ä@Ä0Ä0{ Ä0Ä0Ä0^0&00Ä0Ä0|^0|^Ä0æ æ^Ä0ä0Ä0Ä0Ä0^0&00Ä0Ä0@0|^0|^}Ä0 äÄ0[|^0Ä kernels.

[illegible]

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

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: WHT |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lee (081) |

| 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 |

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Unless the production is eligible for a 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 Tables below.

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

FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a "quick test" or "falling number" test. If the production is eligible for a discount factor in the Falling Number Discount Table, the production is not eligible for any further sprout damage discount in the Defects Discount Table or the Sprout Damage Discount Table above.

In addition to the quality deficiencies allowed in section 11 (d) of the Small Grains Crop Provisions, the following quality factors for Falling Number will apply:

All Other Classes of wheat will be discounted for falling number, regardless of U.S. grade designation as follows:

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0001 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lee (081) |

| 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|Áä@Á{~cE{~cEæ|B^Á|Á!*[cÁ|ææÁæ^Á|}æ^áÁÁ@Á~æcÁb•{^}ÁæÁ-Á@ÁÖE^*æá^•Á-ÁEÜÁ|ææÁæ^Á•ä}æ}È

Á

SAMPLE GRADE DISCOUNTS:

Öä&~}•Á|Áä@Á{~cE{~cEæ|B^Á|Á!*[cÁ|ææÁæ^Á|}æ^áÁÁ@Á~æcÁb•d^}ÁæÁ-Á@ÁÖE

Á

SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

ÖÖÁ&~á^áÁÁ^&ç}Áæ^Á[Á^á^Á|á~&ç}Á^•Á~á^~á^~{^}•Á}á^!Á@Á^&ç}EÜ|Á|á~&ç}ÁææÁæ^Á•Á^á@Á||,Á|Á|~}á^Á^!Á~•@|EÁ
á^~&ç}Á^!&^}æ^Áæ[ç^Á|Á^!&^}EÁ|;[~Áæææ^Á^!&^}æ[ç^Á|Á^!&^}Á|Áæç|*Á{á^!Á|Á@æÁ||,ÁEÉ|}Á@Áæ^Á-Áæá|Á^&ç}Á|Á@Á}á
æb•ç|á~&ç}ÁÁ@Á||,á*Áæ}^!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
á~!æ^Á~æcÁæ-æ}á•Eáá@æç^ÁæááÁÁ@Á|æçææ^Á|áEÜ|á~&ç}Á^&çá*ÁÁÜQÁ|Á|á~&çæ^Á|Á|æ[Á^&ç^ÁÁÜQÁ|Á
falling number.

Special Provisions 2026 and Succeeding Crop Years

Uæ^~~XXXX~~ ã•ã•ā] ãÇ D

County: Lee (081)

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

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0001 0001 0001 0001

Date: 6/17/2025

Plan: Yield Protection (01)

County: Lee (081)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
- a. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
- i. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
- ii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
- iii. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.
- 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. $\frac{\text{Insurable quality deficiencies}}{\text{Local market price}}$ and that value divided by the local market price.

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)

U.S. Wheat Acreage D

County: Lee (081)

- 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 claimant is a third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and that the claimant is not the producer of the crop.
 - i. If the claimant is a third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and that the claimant is not the producer of the crop.
 - ii. If the claimant is a third party, the claimant must provide a written statement from the third party, signed by the third party, stating that the claimant is a third party and that the claimant is not the producer of the crop.
 - b. If the claimant is the producer of the crop, the claimant must provide a written statement from the claimant, signed by the claimant, stating that the claimant is the producer of the crop and that the claimant is not a third party.
 - i. If the claimant is the producer of the crop, the claimant must provide a written statement from the claimant, signed by the claimant, stating that the claimant is the producer of the crop and that the claimant is not a third party.
 - ii. If the claimant is the producer of the crop, the claimant must provide a written statement from the claimant, signed by the claimant, stating that the claimant is the producer of the crop and that the claimant is not a third party.
 - c. If the claimant is the producer of the crop, the claimant must provide a written statement from the claimant, signed by the claimant, stating that the claimant is the producer of the crop and that the claimant is not a third party.
 - 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

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|-------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use Year: 2026 |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Lee (081) |

period, such production will not be adjusted for any quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

0. If you do 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 you do 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 you do 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:
 - b. If you do 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:
 - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If you do 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:

| | |
|-------|--|
| * | %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. |