

Special Provisions 2026 and Succeeding Crop Years

| | | |
|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Use All or None [X] ID |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Mellette (095) |

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 | Summerfallow 005 *5 |
| T/P 03 | Winter 011 | Continuous Cropping 004 *4 |
| T/P 05 | Winter 011 | Irrigated 002 |
| T/P 07 | Winter 011 | Summerfallow(OC) 717 *5 |
| T/P 09 | Winter 011 | Continuous Cropping(OC) 715 *4 |
| T/P 11 | Winter 011 | Organic(Certified) Irr. 702 |
| T/P 13 | Winter 011 | Summerfallow(OT) 718 *5 |
| T/P 15 | Winter 011 | Continuous Cropping(OT) 716 *4 |
| T/P 17 | Winter 011 | Organic(Transitional) Irr. 712 |

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|--|--|--|--|--|--|
| Sales Closing Date 3/15/2026 | Cancellation Date 9/30/2025 | Earliest Planting Date 3/16/2026 | Final Planting Date 5/5/2026 | End of Late Planting Period Date 5/30/2026 | 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 | Summerfallow 005 *5 |

Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|------------------------|---------|---|
| Year: 2026 | Commodity: Wheat (0011) | Use: 0001 | CD: 001 | D |
| Date: 6/17/2025 | Plan: Yield Protection (01) | | | |
| | Revenue Protection (02) | | | |
| | Revenue Prot with Harvest Price Exclusion (03) | | | |
| | | County: Mellette (095) | | |

| TP | Type | Practice |
|--------|------------|--------------------------------|
| T/P 04 | Spring 012 | Continuous Cropping 004 *4 |
| T/P 06 | Spring 012 | Irrigated 002 |
| T/P 08 | Spring 012 | Summerfallow(OC) 717 *5 |
| T/P 10 | Spring 012 | Continuous Cropping(OC) 715 *4 |
| T/P 12 | Spring 012 | Organic(Certified) Irr. 702 |
| T/P 14 | Spring 012 | Summerfallow(OT) 718 *5 |
| T/P 16 | Spring 012 | Continuous Cropping(OT) 716 *4 |
| T/P 18 | 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.

Practice

- *4 Continuous Cropping : Any non-irrigated production practice that does not qualify as a summerfallow practice.
- *5 Summerfallow :

year:

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

Special Provisions 2026 and Succeeding Crop Years

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County: Mellette (095)

- (b) The following are exceptions to these requirements:

- ## Insurance Availability

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

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Special Provisions 2026 and Succeeding Crop Years

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|-----------------|--|------------------------|
| Year: 2026 | Commodity: Wheat (0011) | Unit: 100 bushels |
| Date: 6/17/2025 | Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03) | County: Mellette (095) |

adjustment factors are considered in determining production to count.

than zero) to determine net production to count.

Qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under

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

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

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.

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

- a. $\frac{\text{Yield} \times \text{Quality}}{\text{Yield} \times \text{Quality} + \text{Yield} \times \text{Quality}}$
- 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. $\frac{\text{Yield} \times \text{Quality}}{\text{Yield} \times \text{Quality} + \text{Yield} \times \text{Quality}}$

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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. $\frac{\text{Yield} \times \text{Quality}}{\text{Yield} \times \text{Quality} + \text{Yield} \times \text{Quality}}$

Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Mellette (095)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- c. 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.
- 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. 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.
- f. 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.
- 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.

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2. SECTION 14(e) OF THE BASIC PROVISIONS

UJ^r^ @^ /Ae^A^ /A^c^i^ q^a^a^o^A^i^ [a^&q^} A^ a^a^A^ /A^ a^a^A^b^d^ ^} q^a^A^ [c^a^q^} •A^ A^A^ a^a^A^b^d^ ^} o^Uae^ ^} o^a^]^ E^ o^i^, a^A^A^A^U^A^ statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

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).

Q^ve 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 { ^•o^A^A^ ^} A^ [o^a^ /A^o^ A^E^a^•A^e^ /A^o^A^U^Q^E^A^ [^A^e^c^•o^@^&^]] A^q^ /A^ A^E^a^•A^e^ /A^o^A^ ^} a^a^A^A^ /A^o^A^U^Q^E^A^ [^ /A^a^ A^q^ /A^A^A^A^A^A^ A^ a^a^ [a^a^ &^A^ a^o^A^&q^} •A^E^O^E^ /A^o^A^]^ [A^a^ /A^]]^••A^ [^A^ /A^o^A^A^ /A^a^A^A^A^A^ ^} o^A^ [^ /A^a^ E^A^ A^ @^Q^e^E^A^A^ /A^ F^a^a^ [c^E^Q^A^ [^A^ /A^A^} a^a^ /A^ A^e^c^•o^A^ your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A, q^a^A^A^•A^E^Q^A^ [a^&q^} /A^A^ [o^A^ [a^A^ a^o^A^A^E^a^A^A^ a^a^o^A^a^ /A^a^ A^q^ /A^A^A^A^A^A^A^•q^•A^o^A^]^ [A^a^ /A^ /A^E^•a^a^ @^A^O^E^A^ [^A^ ^•o^&^ {]^ /A^a^ a^A^ a^ { a^a^ claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not o^e^c^•o^A^ [^A^ [a^&q^} A^ a^a^A^ /A^ a^a^A^&q^} /A^E^A^ [^ /A^a^ A^q^ /A^A^A^A^A^A^A^ /A^a^a^A^A^A^ /A^E^A^

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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 a^A^a^b^•c^a^A^ /A^ a^a^A^A^A^]^ /A^A^a^a^ /A^A^A^•o^A^ /A^ a^a^ &^A^ /A^} a^a^]^•A^b^q^•A^A^ { a^A^ /A^a^ a^A^a^o^A^o^A^ [{ a^c^q^A^ ^•o^A^A^ ^} A^q^ /A^ A^

Special Provisions 2026 and Succeeding Crop Years

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County: Mellette (095)

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

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Special Provisions 2026 and Succeeding Crop Years

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County: Mellette (095)

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- Only one DF for grade can be applied.

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):

GAZ @æQæ||Áæ•••Áç&~] @PæâÄ~ââÄ] i* Åæ åÄ @æÄÖ~àD, q|Á^Áæ&~} çâÄ:|Ä, Å•ç Åæ @æÄÄ|||, •ÄVÆJËÖ:æ^Ä:|ÄÄ:|Ä^•ç Åæ @ÄÄHÆJÄbs. to 51 lbs.; U.S. Sample Grade . ÄÆJÄbs. and below):

Special Provisions 2026 and Succeeding Crop Years

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County: Mellette (095)

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|--------------------|---|
| Test Weight Pounds | DF |
| 1 to 44 | None |
| 50.99-44 | See Quality Adjustment Tab for Discount Factors |
| Below 44 | See Section B |

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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:

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

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SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

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 Production 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.

Special Provisions 2026 and Succeeding Crop Years

Commodity: Wheat (0011)

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

County: Mellette (095)

| Sprout Damage Percent | DF |
|-----------------------|--|
| 10 and below | None |
| 10.01 - 15.0 | See Quality Adjustmntent 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 presence of a 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:

| | |
|----------------------|---|
| 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:

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Special Provisions 2026 and Succeeding Crop Years

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County: Mellette (095)

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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

10

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)
County: Mellette (095)

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

- a. Vomitoxin range
b. ...
c. ...

- 1. ...
a. ...
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. ...

DFs for Vomitoxin:

Table with 2 columns: Vomitoxin Range, DF. Rows include ranges like 0.1-10.0 ppm and 10.1 ppm & above, with corresponding DF instructions.

- 2. ...
a. ...
i. ...

Special Provisions 2026 and Succeeding Crop Years

County: Mellette (095)

- DFs for Aflatoxin:

| | |
|-------------------|---|
| Aflatoxin Range | DF |
| 0.0 - 100.0 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

Special Provisions 2026 and Succeeding Crop Years

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County: Mellette (095)

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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.

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a. $\{ \hat{A} | [\hat{a}^\dagger \otimes \hat{c}^\dagger] \hat{A} \hat{A}^\dagger \otimes \hat{c}^\dagger \} \hat{A} \hat{A}^\dagger$ the pre-established DFs.

b. $\emptyset \mid \acute{A} \mid [\grave{a} \vee \& \grave{c} \} \acute{A} \acute{A} \wedge \& \acute{c} \} \acute{A} \acute{O} \acute{A} \acute{A} \acute{I} \in \in \acute{E}$

c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.

13

Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: 0001 ~ 0003 [00] D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Mellette (095)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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