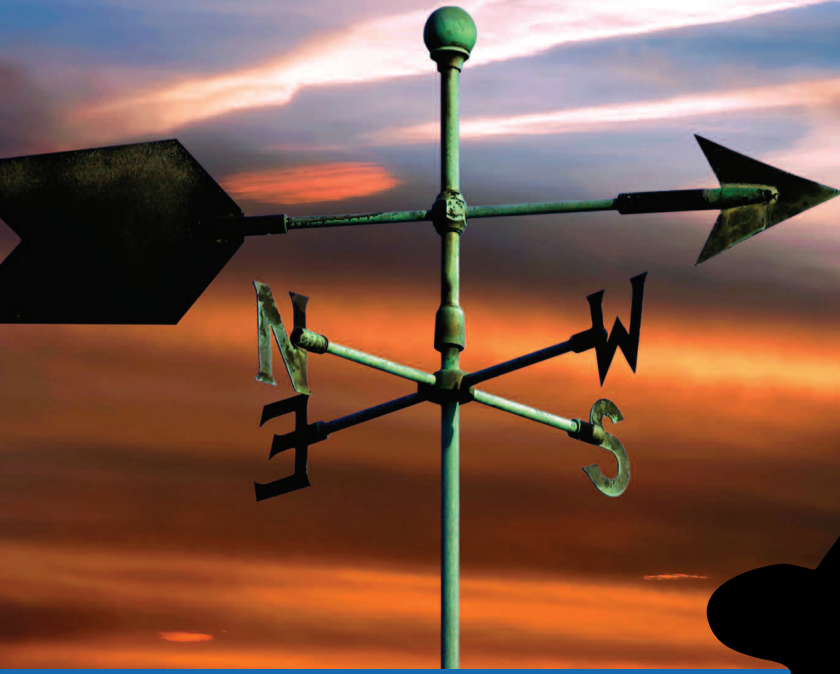


THE PAST, PRESENT AND FUTURE OF AGRICULTURAL RISK MANAGEMENTSM




MULTIPLE PERIL CROP INSURANCE

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Multiple Peril Crop Insurance (MPCI) coverage can include protection against low yields and poor quality as well as prevented planting, late planting, and replanting costs for most crops.

MPCI benefits include cash-flow protection, good loan collateral, added confidence when developing crop marketing plans, stability for long-term business plans and family security. The Government shares in the premium costs.

MULTIPLE PERIL CROP INSURANCE

MPCI provides protection against a loss in yield due to most all natural disasters. This includes drought, excess moisture, cold and frost, wind, flood and unavoidable damage from insects and disease. MPCI guarantees a yield based on the individual producer's APH (actual production history).

YIELD-BASED PROTECTION

Actual Production History (APH) insures producers against yield losses due to natural causes.

Group Risk Plan (GRP) uses a county index as the basis for determining a loss.

Dollar Plan provides protection against declining value due to damage that causes a yield shortfall.

REVENUE INSURANCE PLANS

Crop Insurance Revenue Plans protect against losses in revenue caused by low prices, low yields, or a combination of the two. All revenue-based policies determine coverage differently. Your ProAg agent will assist you in evaluating each plan.

Crop Revenue Coverage (CRC) provides revenue protection based on price and yield expectations by paying for losses below the guarantee at the higher of an early-season price or the harvest price.

Income Protection (IP) protects producers against reductions in gross income when either a crop's price or yield declines from early season expectations.

Revenue Assurance (RA) provides a dollar amount of coverage ranging from 65-85 percent of expected revenue.

Group Risk Income Protection (GRIP) makes indemnity payments only when the average county revenue for the insured crop falls below the revenue election made by the farmer.

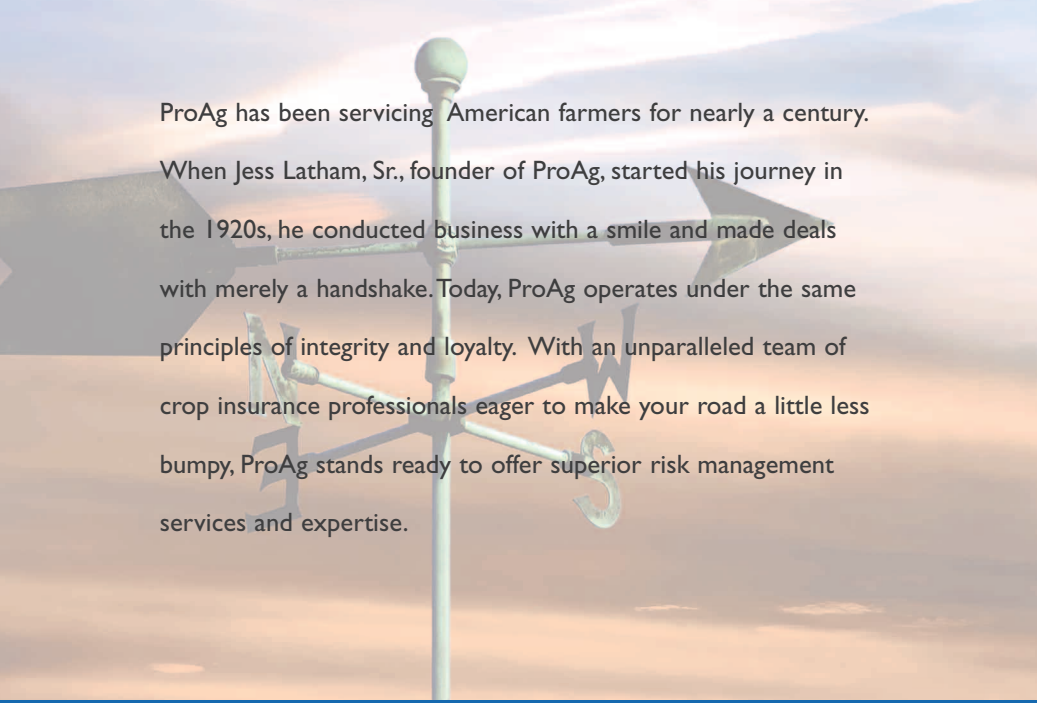
Adjusted Gross Revenue (AGR) insures the revenue of the entire farm rather than an individual crop by guaranteeing a percentage of average gross farm revenue, including a small amount of livestock revenue.

CATASTROPHIC COVERAGE

Catastrophic Coverage (CAT) pays 55 percent of the established price of the commodity on crop losses in excess of 50 percent. The premium is paid by the Federal Government; however, producers must pay a \$300 administrative fee for each crop.

Which Insurance Plan is Right for You?

Crop insurance is available in a variety of forms and not all plans of insurance are available everywhere or for every crop. Contact your professional ProAg Crop Insurance Agent for assistance in comparing the numerous risk management options available to you and your unique operation.



ProAg has been servicing American farmers for nearly a century. When Jess Latham, Sr., founder of ProAg, started his journey in the 1920s, he conducted business with a smile and made deals with merely a handshake. Today, ProAg operates under the same principles of integrity and loyalty. With an unparalleled team of crop insurance professionals eager to make your road a little less bumpy, ProAg stands ready to offer superior risk management services and expertise.



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