

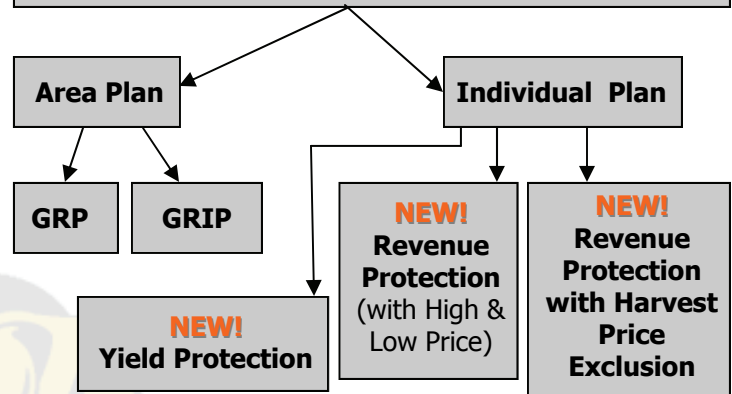
PROAGSM COMBO GUIDE - 2011 CY

Beginning with the 2011 Crop Year, RMA created a Common Crop Insurance Policy, known as the COMBO rule, to merge the APH, CRC, RA, IP & IIP plans into a single insurance plan. The new COMBO plan will simplify the insurance process, and promote a better understanding of the options available for producers. RMA also developed a single rating and pricing component so that all insurance coverage is consistent in insurance protection and cost to producers.

Impacted Crops for 2011 CY

| | |
|------------|-----------------|
| Wheat | Corn |
| Barley | Malting Barley |
| Soybeans | Cotton |
| Sunflowers | Grain Sorghum |
| Rice | Canola/Rapeseed |

Producer Options for 2011



Important Definitions

Revenue Protection Insurance coverage that provides protection against production loss or price decline or increase or a combination of both.

Revenue Protection with Harvest Price Exclusion Insurance coverage that excludes the use of the harvest price in the determination of the revenue protection guarantee.

Yield Protection Insurance coverage that only provides protection against a production loss for crops for which revenue protection is available but was not elected.

Commodity Exchange Price Provisions (CEPP) A part of the policy that is used for all crops for which revenue protection is available. This document contains the information necessary to derive the projected price and the harvest price for the insured crop, as applicable.

Harvest Price A price determined in accordance with the CEPP and used to value production to count under revenue protection.

Projected Price A price determined in accordance with the CEPP and used for all crops for which revenue protection is available, regardless of whether the producer elects to obtain revenue production or yield production for such crops.

Revenue Protection Guarantee (per acre) For revenue protection only, the production guarantee (per acre), times the greater of the projected price or the harvest price. If the harvest price exclusion option is elected, the production guarantee (per acre) is multiplied by the projected price.

Yield Protection Guarantee (per acre) For a crop that has revenue protection available, the production guarantee times the projected price.

Insurance Plan Conversion Chart

| 2010 Policy | Converted to ____ in 2011 CY |
|---|---|
| Crop Revenue Coverage (CRC) | Revenue Protection |
| Revenue Assurance (RA) with Fall Harvest Price Option | Revenue Protection |
| Revenue Assurance (RA) without Fall Harvest Price Option | Revenue Protection with Harvest Price Exclusion |
| Actual Production History (APH) (CAT Endorsement) | Yield Protection |
| Income Protection (IP) / Indexed Income Protection (IIP) | Revenue Protection with Harvest Price Exclusion |
| CAT Income Protection (IP) / Indexed Income Protection (IIP) | Revenue Protection with Harvest Price Exclusion (50/100) |

For more info, see www.ProAg.com/combo