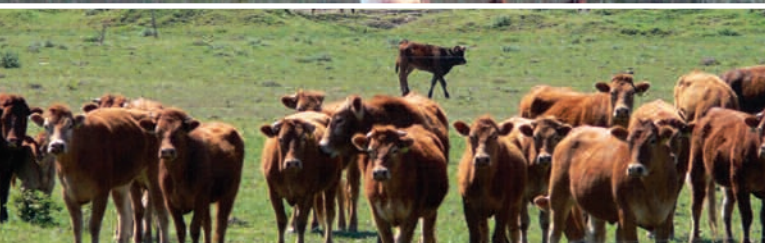


LIVESTOCK RISK PROTECTION (LRP) FEEDER CATTLE



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ABOUT LRP FOR FEEDER CATTLE

Livestock Risk Protection (LRP)-Feeder Cattle is designed to insure against declining market prices. Cattle producers may select from a variety of coverage levels and insurance periods that match the time their feeder cattle would normally be marketed (ownership may be retained).

LRP-Feeder Cattle insurance may be purchased throughout the year from your ProAg® livestock insurance agents.

COVERAGE

Cattle producers submit a one-time application for LRP-Feeder Cattle coverage. After the application is accepted, specific coverage endorsements may be purchased for up to 1,000 head of feeder cattle that are expected to weigh up to 900 pounds at the end of the insurance period. The annual limit for LRP-Feeder Cattle is 2,000 head per producer for each crop year (July 1 to June 30). All insured calves and cattle must be located in a state approved for LRP-Feeder Cattle at the time insurance is purchased.

The length of insurance coverage available for each specific coverage endorsement is 13, 17, 21, 26, 30, 34, 39, 43, 47 or 52 weeks.

AVAILABILITY

Coverage is available for the calves, steers, heifers, predominantly Brahman, and predominantly dairy cattle categories. Feeder cattle producers may also choose from two weight ranges: under 600 pounds and 600-900 pounds.

LRP-Feeder Cattle insurance is available to producers in the following 37 states: Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

COVERAGE LEVELS, PRICES AND RATES

Cattle producers may select coverage prices ranging from 70 to 100 percent of the expected ending value. At the end of the insurance period, if the actual ending value is below the coverage price, the producer will be paid an indemnity for the difference between the coverage price and actual ending value.

The LRP-Feeder Cattle program's coverage prices, rates, actual ending values and per hundredweight cost of insurance may be viewed on the RMA Web site. Actual ending values are based on weighted average prices as reported in the Chicago Mercantile Exchange Group Feeder Cattle Index. Actual ending values will be posted on the RMA Web site at the end of the insurance period.

ABOUT THE APPLICATION PROCESS

- An application can be filled out at any time; however, insurance does not attach until a specific coverage endorsement is purchased.
- Coverage will not attach unless the premium is paid on the day coverage is purchased.
- Multiple specific coverage endorsements may be purchased with one application. Insurance coverage starts the day a specific coverage endorsement is purchased and the purchase is approved by RMA.
- There are funding limitations for all livestock programs; therefore, RMA tracks total policy sales against available underwriting capacity using a real-time, Web-based program. Sales will cease when underwriting capacity is reached.



ANNUAL PREMIUM

- Coverage attaches on the effective date shown on the Specific Coverage Endorsement and your premium is due and payable to us on the date of purchase.
- Coverage will not attach if the premium is not paid in full on the date of purchase.
- Payment of premium with a check that has been returned for insufficient funds will result in coverage not attaching for the Specific Coverage Endorsement and it may result in your ineligibility for participation in any program administered under the authority of the Act.
- Premium will be based on the information you provide in a Specific Coverage Endorsement.

INSURANCE PERIOD

Coverage begins on the covered livestock or livestock product on the effective date for each Specific Coverage Endorsement.

Coverage ends on the covered livestock or livestock product on the end date stated on each Specific Coverage Endorsement.

The Contract Change Date is April 30.

The Cancellation and Termination Dates for the policy are June 30. Portions of coverage under a Specific Coverage Endorsement may be terminated prior to that date as specified in the LRP Basic Provisions.



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CONFORMITY TO FOOD SECURITY ACT

Although your violation of a number of federal statutes, including the Act, may cause cancellation or termination of the policy or may cause the policy to become void, you should be specifically aware that your policy will be canceled if you are determined to be ineligible to receive benefits under the Act due to violation of the controlled substance provisions (title XVII of the Food Security Act of 1985 (Pub. L. 99-198)) and the regulations published at 7 CFR part 400, subpart F. Your policy will be canceled if you are determined, by the appropriate agency, to be in violation of these provisions.



ProAg® is among the fastest growing crop insurance companies in the industry. We strive to serve our clients' best interests by remaining singularly focused on our specialized line of business – agricultural risk management. While our nation weathers economic storms, ProAg, as a wholly owned subsidiary of CUNA Mutual Group, is positioned as a financially strong and well-capitalized insurer. With more than 80 years of service to our agents & insureds, we stand committed to continuing the principles that ProAg was founded on: **Integrity, Loyalty and Customer Service.**

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The information in this brochure is a general overview of the program. Please consult your local ProAg agent to confirm availability in your region.

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