



RPOWERD™

CORN, SOYBEANS, WHEAT, GRAIN SORGHUM

RPowerD* preserves wealth by allowing the establishment of the highest possible net revenue trigger and bushel trigger available to those who buy individual plans of insurance. RPowerD allows the policyholder to enhance the base coverage established under the Revenue Protection plan of insurance through additional crop price discovery methods.

The policyholder can take additional action by customizing the price discovery for crop prices to better match marketing plans and agricultural risk management needs of

the specific policyholder farming operation.

RPowerD creates a minimum revenue at a lower cost and risk than minimum price contracting or Chicago Mercantile Exchange (CME) brokerage transactions based on trading that only manages price risk.

The RPowerD sales season almost spans the entire crop year, so purchase early for additional interval options. More intervals equal greater risk management capacity and as history shows, higher minimum revenue guarantees.

Policy Highlights

- › Coverage levels from 70% to 95% of the current expected revenues on corn, soybeans, spring wheat, winter wheat and grain sorghum.
- › Ability to lock in a current market price or use the projected price
- › Elect one or multiple pricing intervals in full or half-month increments
- › Protect yourself from fluctuating commodity prices
- › Flexibility to insure only a portion of the liability
- › Production to count adjustment by non-irrigated and irrigated practice separately
- › Saves costs by allowing for an FSA Agricultural Risk Coverage ARC-CO offset



Availability

Contact your trusted ProAg agent for RPowerD availability for corn, soybeans, spring and winter wheat and grain sorghum or check out availability in your state at ProAg.com/products/products-by-state.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for informational purposes only. Actual coverages will vary based on the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by ProAg or any of its subsidiaries. *RPowerD is a registered trademark of Watts and Associates, Inc.

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Lock in Higher Prices

RPowerD is available from April, the year prior to the crop being planted, through the RPowerD policy sales closing date (SCD) of April 1, the year the crop is planted.

Producers can manage their risk by using any or all of the following methods:

- › Roll-up to a higher revenue trigger
- › Add intervals (up to 12 total)
- › Add or raise additional price coverage (APC)
- › Raise the RPowerD coverage level until the RPowerD sales closing date.



RPowerD Benefits

- › There are no margin calls, service or brokerage fees
- › Cash flow friendly with premium due in the fall of the year of production
- › Automatically resets the Minimum Revenue Guarantee higher when purchased intervals rally with no additional cost or action required

Requirements

- › All planted acres in a county insured under an MPCl plan of insurance will be insured under this policy, except for acres that are not insurable based on the ProAg Premium Estimation Tool.
- › All insurable acres of the planted crop in the county (specified by practice) in which you have a share will be included in this policy.
- › A new application is required every year. The application will not be accepted if **1**) the producer owes premium for any crop insurance policy in a previous crop year, or **2**) it is hand written.
- › The greatest number of acres planted under any MPCl policy in your county for the crop in any one of the most recent four calendar years, without considering share.

NOTE: If you are planting in a county where you have no history, you may insure no more than 110% of the intended acres you declared at the time you applied for this policy. You may be required to provide evidence to support your estimate.

You must:

- › have MPCl coverage in effect for the crop year at an additional coverage level.
- › file a timely acreage report.

Coverage will apply to no more than 110% of the greater of:

- › The number of acres you intend to plant (as indicated on your policy), without considering share; or

Contact Us for Complete Policy Details

See the policy provisions and/or contact your ProAg agent for a complete description of available coverages and their terms and conditions. For more information on how RPowerD will work for you, go to ProAg.com/RPowerD.



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(800) 366-2767



GROW WITH CONFIDENCE

Come experience the ProAg difference today.

ProAg is on a singular mission to meet the risk-management needs of the American farmer and rancher. As a strong and progressive company, we provide support and guidance to the agents who serve those producers, helping them expand and strengthen their businesses. Because many of us are farmers and ranchers ourselves, we have a firsthand understanding of production agriculture and the risks inherent in the profession. No organization is more knowledgeable about agricultural risk management than ProAg.

As one of the first companies in the crop insurance industry, ProAg is built on a strong foundation of experience and backed by the support and resources of a leading global parent company, Tokio Marine HCC. Contact us to learn more.