Your crop insurance policy is a continuous policy and renews unchanged automatically, unless otherwise specified in writing. Changes to your policy can only be made with your signature. Please contact your agent to make changes before the March 15th deadline. Changes include:

- New applications
- Change levels of coverage
- Coverage plans
- Add/delete crops
- Elect Enterprise Units
- Transfer or cancel an existing policy

Note: There are new rules for new breaking ground, pastureland and CRP. If any of these apply to you, please visit with your agent by March 15th.

### Forage Seeding
- First Day to Plant: May 22
- Final Day to Plant: May 15
- Last Day to Harvest: Aug. 15

### Corn & Soybeans
- First Day to Plant: April 11
- Final Day to Plant: May 31
- Last Day to Harvest: Dec. 10

### Prevent Plant (PP)
- Last day to file a Corn PP Claim: June 25
- Last day to file a Soybean PP Claim: July 5 or July 10

Claims must be filed within 72 hours of the final plant date or the decision not to plant during the late period. Dates above may vary by county and crop. Please consult your agent.

### Revenue Protection Price Discovery

#### Corn
- Projected Price: February average of December futures
- Harvest Price: October average of December futures

#### Soybeans
- Projected Price: February average of November futures
- Harvest Price: October average of November futures

Upward price limit of 200%

### Important Dates

#### Application Deadline

**Spring Crops**
- March 15 - Corn, Soybeans, Forage Seeding, Barley & Oats

#### Fall Crops
- Sept. 30 - Forage APH & Wheat
- Nov. 20 - Apples & Cranberries
- Nov. 30 - Forage AYP

#### Production Reporting Date
- April 29
  (prior year crop yields due; APH for new crops/policies & setup)

#### Acreage Reporting Date
- July 15

#### End of Insurance Period
- Dec. 10
  (Corn/Soybeans)

### Filing Claims

- Claims must be filed prior to chopping silage or harvesting high moisture corn.
- Claims must be filed within 72 hours of discovery of damage or potential for damage, or by the earlier of the harvest or destruction date.

**First Day to Plant**
- Corn - April 11
- Soybeans - April 26

**Final Day to Plant**
- Forage Seeding - May 15
- Corn - May 31
- Soybeans - June 10 or June 15

**Last Day to Harvest**
- Forage Seeding - Aug. 15

Late Planting Period: There is a 25-day late planting period for corn and soybeans. Production guarantee reduced 1% per day for each day planted after the final plant date.

### Viewing Policy Online

View your policy online at www.GreatAmericanCrop.com

Royal Insurance is an equal opportunity provider.
Wisconsin Crop Insurance

Product Information

Crop Hail Insurance is also available.

### Product Comparison

<table>
<thead>
<tr>
<th></th>
<th>RP Revenue Protection</th>
<th>YP Yield Protection</th>
<th>AYP Area Yield Protection</th>
<th>ARP Area Revenue Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Insures Against</strong></td>
<td>Individual Revenue</td>
<td>Individual Production Loss</td>
<td>County-wide Production Loss</td>
<td>County-wide Revenue Loss</td>
</tr>
<tr>
<td><strong>Yield Coverage</strong></td>
<td>50% to 85% of APH yield x price in 5% increments</td>
<td>50% to 85% of APH yield in 5% increments</td>
<td>70% to 90% of expected county yield determined by NASS</td>
<td>70% to 90% of expected county yield determined by NASS</td>
</tr>
<tr>
<td><strong>Price Coverage</strong></td>
<td>Higher of average futures price in February or October</td>
<td>55% to 100% of average futures price in February</td>
<td>Average futures price in February</td>
<td>Higher of average futures price in February or October</td>
</tr>
<tr>
<td><strong>Loss Payments Paid</strong></td>
<td>When final revenue is less than revenue guarantee</td>
<td>When actual yield is less than guarantee</td>
<td>When the final county yield is less than the trigger yield</td>
<td>When the final county revenue is less than the trigger revenue</td>
</tr>
<tr>
<td><strong>Marketing Plan</strong></td>
<td>Best to use with marketing plan</td>
<td>Covers up to 85% of APH bushel lost; no price protection</td>
<td>Personal bushels not protected. Not suggested with a marketing plan</td>
<td>Personal bushels are not protected. Not suggested with a marketing plan</td>
</tr>
</tbody>
</table>

### Revenue Protection

Establishes a minimum revenue guarantee per acre based on actual production history. Losses are paid when actual revenue is less than the revenue guaranteed.

Provides coverage for late planting, replanting costs or when planting is prevented.

### Trend-Adjusted APH Option

Allows insured to increase their APH Yield based on their county's historical yield trend. The TA APH option will increase the guarantees for eligible crop insurance policies, making the guarantees more accurately reflect today's production levels.

### Revenue Protection with Harvest Price Exclusion

Same coverage as Revenue Protection, except harvest price is excluded for guarantee.

Harvest price is still used to determine the actual Harvested Revenue per Acre.

### Yield Protection

Protection guarantee based on individual yield history. Losses are paid when actual yield is less than the guarantee.

Provides coverage for late planting, replanting costs or when planting is prevented.

### Trend Adjusted APH Example

<table>
<thead>
<tr>
<th>Year</th>
<th>Yield</th>
<th>Calculations</th>
<th>New TA Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>100</td>
<td>5*1.54=8</td>
<td>108</td>
</tr>
<tr>
<td>2012</td>
<td>140</td>
<td>4*1.54=6</td>
<td>146</td>
</tr>
<tr>
<td>2013</td>
<td>181</td>
<td>3*1.54=5</td>
<td>186</td>
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<tr>
<td>2014</td>
<td>172</td>
<td>2*1.54=3</td>
<td>175</td>
</tr>
<tr>
<td>2015</td>
<td>108</td>
<td>1*1.54=2</td>
<td>110</td>
</tr>
<tr>
<td>Average</td>
<td>140</td>
<td>145</td>
<td></td>
</tr>
</tbody>
</table>

Royal Insurance is not a deposit institution, is not FDIC insured, is not insured by any federal government agency, not guaranteed by the bank and is subject to a decrease in value.