



## MPowerD™ expands opportunity for MP-HPO users

**NAU's Sales Closing Date to buy or adjust a MPowerD™ policy is October 16**

Adding Alternative Price Discovery Periods with MPowerD expands the probability for producers to achieve the highest possible Margin Trigger on their MP-HPO policy.

Most producers are busy with 2017 harvest. They are seeing weak prices compared to opportunities presented in the previous 18 months, as shown in the Soybean graphic below.



As you can see in 2017, the Aug 15 to Sep14 average price was \$9.38/bu vs the Projected Price at \$10.19. As mentioned in our last two RPG letters we believe MP-HPO users should buy the February interval for this very possibility. In fact 20 years of soybean price history tells us the MP-HPO projected price averages \$1.02 per bushel over or under the Feb Projected Price. In 2017, buying the February Interval raised the producer's, with a 57 expected yield, Expected Revenue by \$46/acre.

In 2017, adding the May, first and last half June & July and the Aug intervals for beans did not raise the MPowerD Price higher than the \$10.19 February average. Picking the February interval would have resulted in MP Expected Revenue \$46/acre higher for our 57 bu/ac expected yield customer than simply using MP-HPO by itself.

Estimated total 2017 claim with the MPowerD 95/120 policy described above, with harvest yield equal to expected yield and no change in projected vs harvest MP costs, with the Harvest Price at \$9.64 would have been \$2.77 versus zero per acre with just an MP-HPO 95/120 policy! Let's not miss the chance to tell this story and get these MPowerD intervals in place for all 2018 crop year MP-HPO users.



**NAU Country Insurance Company Corporate**  
 Phone: 763.427.3770  
 Toll Free: 800.942.6557

