

RPowerD Overview

The RPowerD™ supplemental insurance policy provides the flexibility to manage the price and coverage level that will be used to set a producer's trigger revenue for 2018 corn and soybeans.

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

- Lock in current Market Price and have until midnight the next day to buy the estimate or raise the trigger.
- Establish a guaranteed Additional Price Coverage to the Projected Price.
- Expand opportunity to achieve the highest possible Minimum Revenue Trigger by choosing up to twelve alternative price discovery periods in full or half month intervals now through August 2018.

The Price used to establish the Minimum Revenue Trigger will be calculated using the higher of the Revenue Protection Projected Price, the Revenue Protection Harvest Price, the Market Price chosen, the Additional Price Coverage chosen, and the highest of any Alternative Price Discovery Periods chosen.

Producers can elevate their revenue trigger over their subsidized RP policy by choosing RPowerD coverage in one percent increments up to 95%. When choosing RPowerD levels over the indicated RP policy coverage level policy holders can choose from the pricing methods listed above or simply accept the projected price.

Producers are able to insure all or a percent of acres (bushels) they want to manage the price and revenue risk on with RPowerD, while maintaining the same Revenue Trigger, when they select the appropriate adjustment factor.

Additional flexibility to fine tune the policy's liability to match the producer's opinion of price opportunity and risk is achieved by selecting the appropriate Maximum Price Movement limit making sure the producer is only paying for coverage desired.

Coverage is by Irrigated / Non-Irrigated Practice so a yield loss on dry land is not offset by a bumper crop on irrigated land.

Sales Closing date to buy or adjust the RPowerD policy is April 2, 2018.

When RPowerD and the MPC policy are at the same AIP, no additional paperwork or documentation is required for RPowerD.

Premiums for RPowerD are due in the fall of 2018.

Remember: Any estimate created can be purchased until midnight the day after it was created. We reserve the right to rescind estimates prior to the quote expiration if the price changes of the relevant futures contract exceed predetermined parameters.

The www.AgenteVantage.com website contains the RPowerD estimator, training materials, and decision tools to help an agent and their producers understand the policy and make the best risk management decisions for their farming operations. More on "logging in" in the next RPG letter.



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