

## MPowerD™ - Safety Nets in Farming



If you are a crop insurance agent who shares our passion to help producers **Take Less Risk**, then the steps to accomplish that goal become important.

MPowerD<sup>™</sup> expands the producers opportunity to establish the highest possible minimum crop insurance margin floor.

For the 2019 Crop Year, producers can lock out bottom side price risk right now, in fact with 2019 corn prices over \$4.10, many producers can cover their cost now on 110% of the most acres planted in the past four years and only pay for acres planted in 2019.

Goal:		
Take Less Risk and Make More Revenue		
-First:	Lock out the bottom side.	
-Second:	Find opportunity to cover costs.	
-Third:	Take the most you can out of the markets.	

April 26, 2018

MPowerD offers three (3) ways to establish the minimum crop insurance revenue and margin <u>whenever</u> the MPowerD price provides opportunity to meet the producer's minimum revenue and margin goals. It's so simple to "Set it and Forget It." All the agent has to do is ask the producer what price they wouldn't want to see get away from them, and what their minimum revenue and margin goal is for 2019 crops.

Think about this, government safety nets are so far below the costs, the full weight of risk management responsibility lies squarely on the producer's shoulders. Agents are in the best position to help producers **Take Less Risk** for 2019 by helping them evaluate MP-HPO as an option and showing them how they can use MPowerD to a create a safety net using the only thing in farming that guarantees them money, their crop insurance revenue and/or margin policies. Notice the dollars at risk using RP 85% vs MP-HPO 95% and MPowerD for those appropriate for an area plan of insurance.

Minimum Revenue Goal \$70	\$825	
	99 9.4 \$725	MP-HPO 95%, \$736
MP Expected Yield 19		Cost, \$700
Planted Acres 1,0 Base Acre 85	\$625 50	
est'd RP Projected Price \$3. estd MP Projected Price \$3.	90	-
MPowerD Price \$4.	\$425	ARC-CO upper band, \$430
FSA Yield 17		
ARC Price* \$3.	95	ARC County Lower Band, \$380
Loan Rate \$1.	95 \$325	Loan Rate, \$350
*Subject to Farm Bill extension		Cost — ARC-CO upper band — Loan Rate — RP 85% — ARC County Lower Band — MP-HPO 95% — MP-HPO & MPowerD 95%







## NAU Country Insurance Company Corporate office Phone: 763.427.3770

Toll Free: 800.942.6557

A QBE Insurance Company

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