



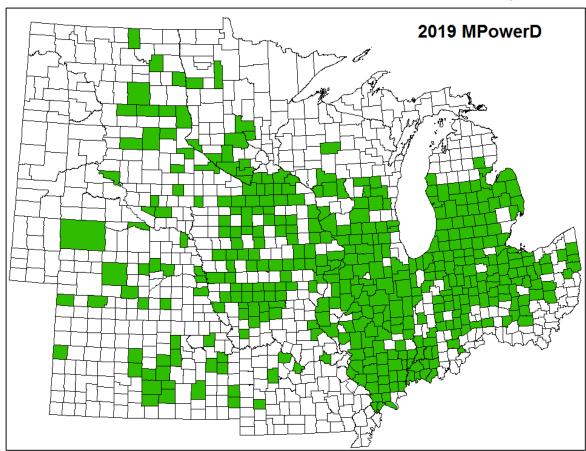
MPowerD™ - 2019 MPowerD SCD is November 15

November 6, 2018

Agents continue to sell 2019 crop year MPowerD policies every day. Producers are favoring the May 2019, June 2019, and July of 2019 Alternative Price Discovery Periods for both corn and soybeans. Many producers are also "opting–in" to MPowerD "Market Price" which is \$9.33 today, well over the MP-HPO projected price on soybeans of \$9.02. MP-HPO corn projected price is \$3.95 vs \$4.05 for today's MPowerD "Market Price."

Sales Closing Date for NAU MPowerD is 11:59 p.m. (MST) Thursday, November 15, 2018. Be sure to get your MP-HPO customers a quote on expanding their opportunity to achieve the highest possible Minimum Margin and Revenue triggers with MPowerD before SCD. We are selling so many policies because producers and agents see them as a great value to manage the very real and significant financial risks and opportunities the 2019 crop will experience between now and harvest of 2019.

The map below shows where agents and their producers have engaged in exposing themselves to possibilities and expanded opportunities afforded by MPowerD. Average cost at the 95/120 level with "opt-in" and three intervals has been averaging about 9 cents per expected yield bushel on corn policies and 10 cts/bu on soybean policies. Note: these premiums are well under the amount the MPowerD price exceeds the MP projected price.



Contact your representative for help quoting of new or buying up an existing 2019 MPowerD policy. Sales of MPowerD runs through 11:59 p.m. (MST) Thursday, November 15, 2018, so now is the time to execute.

Additional MPowerD newsletters can be found on the NAU Country website.





NAU Country Insurance Company Corporate

Phone: 763.427.3770 Toll Free: 800.942.6557

