



WHY CHOOSE RAMP?



YOUR MPCI COVERAGE IS FALLING SHORT

- Use RAMP Yield to raise the price per MPCI protected bushel lost.
- Use RAMP Yield to cover the unprotected portion of your APH.



YOU NEED MORE REVENUE COVERAGE

- Use RAMP Revenue to add revenue coverage in the area you want or need it.



YOU'RE CONCERNED WITH COST

- Use RAMP on an enterprise basis to add protection to all insurable acreage of the insured crop.

Benefits

- ✓ Select only the amount of protection your operation needs
- ✓ RAMP unit structures can differ from your MPCI unit structures
- ✓ RAMP coverage can begin before or at the same time as your MPCI Revenue Policy – you choose
- ✓ Choose a faster payout by selecting a smaller band of coverage
- ✓ Choose a slower payout by selecting a larger band of coverage

5 EASY STEPS TO RAMP COVERAGE

1 Amount of Coverage

Decide how much coverage you need. Coverage ranges from \$50 to \$200 per acre for spring wheat, corn and soybeans or select a percentage of the MPCI price.

2 Policy Type

Choose RAMP Yield (Bushel Loss protection only) or RAMP Revenue (Bushel + Revenue Loss protection).

3 Band of Coverage

Select when your RAMP band coverage begins and ends. This spread of coverage is a percentage of your MPCI APH or APH Revenue Guarantee (whichever applies).

4 Accelerator

Decide how fast you want to be paid. Select a higher percentage of your APH and a small bandwidth to protect the upper end of your APH, or select a lower percentage of your APH and a larger bandwidth to spread out your coverage and save money.

5 RAMP Unit Structure

Choose between RAMP Optional or RAMP Enterprise. RAMP unit structure does not need to match your MPCI policy units.

RAMP Coverage Options

If you have an MPCI RP or YP policy, you can add:

- RAMP Yield
- RAMP Revenue
- RAMP Yield with Enterprise Units
- RAMP Revenue with Enterprise Units

COVERAGE AREAS



See policy provisions for a complete list of guidelines, details and qualifications

[RAMP]

REVENUE ACCELERATOR MAX PROTECTION



HOW DOES RAMP YIELD WORK?

RAMP Yield (RY) is a plan that pays based on where the production to count (harvested bushels) falls within the selected coverage band.

HOW RAMP BAND IS DETERMINED

The chart to the right lists the available options for an insured whose MPCI policy is at the 85% level. Options vary by MPCI level.

1. Select from available options applicable to the MPCI Coverage
2. Multiply the APH by the upper percentage of the coverage band
3. Multiply the APH by the lower percentage of the coverage band
4. Subtract the results of (3) from the results of (2) to determine the total bushels in the band

RAMP Yield Band of Coverage: 95-85% APH: 200 bu./acre

$200 \text{ bu./acre} \times 95\% = \mathbf{190 \text{ bu.}}$

$200 \text{ bu./acre} \times 85\% = \mathbf{170 \text{ bu.}}$

RAMP band of coverage 190 bu. to 170 bu.

$190 \text{ bu.} - 170 \text{ bu.} = \mathbf{20 \text{ bu. Total Bushels in Band}}$

MPCI Level	Upper Percentage of Coverage Band	Lower Percentage of Coverage Band
85%	95%	85%
	95%	50%
	95%	0%
	90%	80%
	90%	50%
	90%	0%
	85%	75%
	85%	50%
	85%	0%

Options available for insureds with 85% MPCI coverage

HOW RAMP YIELD COVERAGE IS DETERMINED

The applicant determines how much coverage is needed. The applicant selects the limit of insurance per acre by using one of two methods: the applicant selects the limit of insurance per acre from a range of \$50 to \$150 per acre; or the applicant determines the limit of insurance per acre following the steps below.

1. Select a percentage of the MPCI projected price. The percent of the projected price can be a minimum of 50% up to 100% in 5% increments.
2. Multiply the percentage of the MPCI projected price by the MPCI projected price.
3. Multiply the result of (2) by the total bushels in band and the share.

Percentage of MPCI Projected Price: 80% Share: 100%
 MPCI Projected Price: \$4.00/acre Total Bushels in Band: 20

$80\% \times \$4.00 = \mathbf{\$3.20/acre}$

$\$3.20 \times 20 \times 100\% = \mathbf{\$64.00 \text{ Insurance per acre}}$

HOW RAMP YIELD INDEMNITY IS DETERMINED

Follow the steps below.

1. Determine the total RAMP limit of insurance (RAMP coverage per acre multiplied by the number of acres and share).
2. Divide your production to count by your approved yield bushels.
3. Subtract the results of (2) from the upper percentage of the coverage band.
4. Divide the result of (3) by the spread in the coverage band.
5. Take the result in (4) and multiply by the total RAMP limit of insurance to determine the indemnity payable.

Coverage Band: 95%-85% Approved Yield Bushels: 16,000 bu.
 Acres: 80 Share: 100%
 Production to Count: 14,400 bu. RAMP Coverage Per Acre: \$75/acre

$\$75/\text{per acre} \times 80 \text{ acres} \times 100\% = \mathbf{\$6,000 \text{ Total Limit of Insurance}}$

$14,400 \text{ bu.} \div 16,000 \text{ bu.} = \mathbf{.90}$

$.95 - .90 = \mathbf{.05}$

$.05 \div .10 = \mathbf{.50}$

$.50 \times \$6,000 = \mathbf{\$3,000 \text{ Indemnity Payable}}$

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. Only the insurance policy can give the actual terms, coverage, amounts, conditions and exclusions.

HOW DOES RAMP REVENUE WORK?

RAMP Revenue (RR) is a plan that pays based on where the harvest revenue falls within the selected coverage band.

HOW RAMP BAND IS DETERMINED

The chart to the right lists the available options for an insured whose MPCI policy is at the 85% level. Options vary by MPCI level.

1. Select from available options applicable to the MPCI Coverage
2. Multiply the APH by the upper percentage of the coverage band
3. Multiply the APH by the lower percentage of the coverage band
4. Subtract the results of (3) from the results of (2) to determine the total bushels in the band

RAMP Yield Band of Coverage: 95-50% APH: 200 bu./acre

$200 \text{ bu./acre} \times 95\% = \mathbf{190 \text{ bu.}}$

$200 \text{ bu./acre} \times 50\% = \mathbf{100 \text{ bu.}}$

RAMP band of coverage 190 bu. to 100 bu.

$190 \text{ bu.} - 100 \text{ bu.} = \mathbf{90 \text{ bu. Total Bushels in Band}}$

MPCI Level	Upper Percentage of Coverage Band	Lower Percentage of Coverage Band
85%	95%	85%
	95%	50%
	95%	0%
	90%	80%
	90%	50%
	90%	0%
	85%	75%
	85%	50%
	85%	0%

Options available for insureds with 85% MPCI coverage

HOW RAMP REVENUE INDEMNITY IS DETERMINED

Follow the steps below.

1. Determine the total RAMP limit of insurance (RAMP coverage per acre multiplied by the number of acres and share).
2. Multiply the production to count by the MPCI harvest price to determine the harvest revenue.
3. Divide the result of (2) by the approved yield revenue.
4. Subtract the result in (3) from the upper percentage of the coverage band.
5. Divide the result in (4) by the spread in the coverage band.
6. Take the result in (5) and multiply by the total limit of insurance to determine the indemnity payable.

Coverage Band: 95%-50% Approved Yield Revenue: \$64,000
 Acres: 80 MPCI Harvest Price: \$3.50/bu.
 Share: 100% Coverage Per Acre: \$100/acre
 Production to Count: 11,000 bu.

$\$100/\text{per acre} \times 80 \text{ acres} \times 100\% = \mathbf{\$8,000 \text{ Total Limit of Insurance}}$

$11,000 \text{ bu.} \times \$3.50 \text{ bu.} = \mathbf{\$38,500}$

$\$38,500 \div \$64,000 = \mathbf{.6016}$

$.95 - .6016 = \mathbf{.3484}$

$.3484 \div .45 = \mathbf{.7742}$

$.7742 \times \$8,000 = \mathbf{\$6,193.60 \text{ Indemnity Payable}}$

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