

WHY CHOOSE RAMP?



YOUR MPCI COVERAGE IS FALLING SHORT

- Use RAMP Yield to raise the price of your insured MPCI bushels.
- Use RAMP Yield to cover the unprotected portion of your APH.



YOU NEED A HIGHER REVENUE TRIGGER

- Use RAMP Revenue to add a higher revenue trigger in the area you want or need it.
- Build protection above your MPCI coverage level.

Benefits

- Select only the amount of protection your operation needs
- Coverage triggers available up to 95%
- RAMP unit structures can differ from your MPCI unit structures
- Choose a faster payout by selecting a smaller band of coverage
- Choose a slower payout by selecting a larger band of coverage

4 EASY STEPS TO RAMP COVERAGE

- 1 Amount of Coverage**
Decide how much coverage you need.
See state underwriting guide for more detail.
- 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).

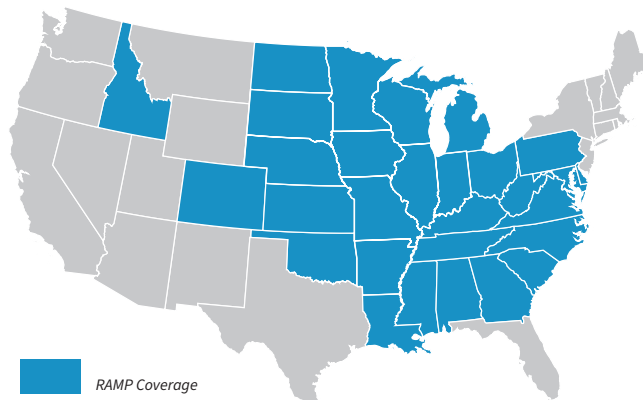
Decide how fast you want to be paid. Select a higher percentage of your APH and a small bandwidth to protect the upper end of your APH, or select a lower percentage of your APH and a larger bandwidth to spread out your coverage and save money.
- 4 RAMP Unit Structure**
Choose between RAMP Optional or 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

FMH WRITING AREA



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



Farmers Mutual Hail
Insurance Company of Iowa



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RAMP[®]
REVENUE ACCELERATOR
MAX PROTECTION

REVENUE ACCELERATOR MAX PROTECTION (RAMP)

RAMP gives you the opportunity to boost revenues at specific risk levels within your risk management plan, including a trigger up to 95 percent. RAMP supplements your MPCl coverage and is designed to help provide additional coverage when production and/or revenue losses are just over or under your MPCl guarantee.

How Does It Work?

- **RAMP Yield (RY)** is a plan that pays if the production to count (harvested bushels) falls within or below the selected coverage band.
- **RAMP Revenue (RR)** is a plan that pays if the harvest revenue falls within or below the selected coverage band.

AVAILABILITY

RAMP is available for certain crops in select states and counties.

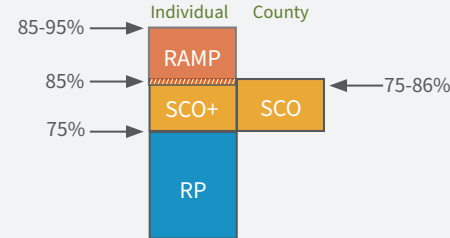
States Available (In Select Counties)

CORN/SOYBEANS	AL, AR, CO, DE, GA, IL, IN, IA, KS, KY, LA, MD, MI, MN, MS, MO, NE, NC, ND, OH, OK, PA, SC, SD, TN, VA, WI, WV; ID (corn-only)
FALL WHEAT	KS, SD
SPRING WHEAT	ND

Please see policy provisions for specific counties in each state. Price used to determine the harvest revenue must be no less than 80% of the projected price.

NEW! BAND STACKING

Now producers can secure any of the RAMP, ECO+™ or SCO+™ products from FMH with new band stacking. This allows any of these coverages to be used together with a max overlap of 1% like in the example to the right.



RAMP FORWARD PLUS

RAMP Forward Plus (RFP) is an endorsement to your RAMP policy that helps eliminate the worries of forward marketing grain before the crop is in the bin.

States Available (In Select Counties)

CORN/SOYBEANS	CO, IA, IL, IN, KY, KS, MI, MN, MO, ND, NE, OH, SD, TN, WI
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How Does It Work?

- ⊕ If your production to count falls below your RAMP guarantee and the harvest price is higher than the MPCl projected price, RAMP Forward Plus will cover the bushels short of your RAMP Forward Plus guarantee based on the new higher fall prices.
- ⊕ Covers corn (limit up to \$1.00 /bushel) and soybeans (limit up to \$3.00/bushel)
- ⊕ Can be added to 10% RAMP band coverage

ADDING FORWARD PLUS TO YOUR RAMP COVERAGE

INSURED SAMPLE CALCULATIONS

MPCl Coverage: 80% Revenue Protection	APH: 200 bu/acre
RAMP Band: 90-80%	Spring Price: \$6.00/bu
RAMP Coverage per acre: \$80	Harvest Price: \$6.25/bu

- **Total RFP payment** if fall production is less than 160 bushels/acre, RAMP Forward Plus totals out at \$83 an acre (\$80 payment from RAMP and \$3 payment from RFP).*
- **Partial RFP payment** if fall production lands within the selected coverage band (between 160-180 bushels). For example, if fall production was 166 bu/acre, RAMP Forward Plus adds \$2.00 to all bushels short of 180 bu. for an indemnity payment of \$58.33 per acre.*
Amount of Insurance: 14 bushels x \$6.25/bu. = \$87.50
Calculate Payment Factor: \$87.50 x (\$80/\$120) = \$58.33
- **No RFP payment** if fall production is above 180 bu/acre.

* When liability of RAMP is less than the true liability within the band that the forward plus payment will be reduced by the same factor.

CUSTOMIZE YOUR COVERAGE

RAMP gives you the unique ability to select the coverage that is right for YOUR operation, below are a few samples of how.

RAMP YIELD ADDING COVERAGE ALONGSIDE YOUR MPCl

INSURED SAMPLE CALCULATIONS

MPCl Coverage: 85% Yield Protection	APH: 200 bu/acre
RAMP Band: 85-50% Yield policy	RAMP Coverage per acre: \$75

- **Total payment** if harvested bushels fall below 100 bu/per acre
- **Partial payment** for bushels harvested between 170 bu/per acre and 100 bu./acre
- **No RAMP payment** if harvested bushels are above 170 bu/per acre

Coverage Highlights

- Payments begin when your MPCl YP policy begins
- Provides savings
- Strengthens your existing coverage and pays out slower
- Protects bushels only

RAMP YIELD ADDING COVERAGE ABOVE YOUR MPCl

INSURED SAMPLE CALCULATIONS

MPCl Coverage: 85% Yield Protection	APH: 200 bu/acre
RAMP Band: 95-85% Yield policy	RAMP Coverage per acre: \$50

- **Total payment** once harvested bushels fall below 170 bu/per acre
- **Partial payment** for bushels harvested between 190 bu/per acre and 170 bu/per acre
- **No RAMP payment** if harvested bushels are above 190 bu/per acre

Coverage Highlights

- Begins after production falls 5% below your APH
- All RAMP liability will be paid before an MPCl claim is triggered

RAMP REVENUE ADDING COVERAGE ALONGSIDE YOUR MPCl

INSURED SAMPLE CALCULATIONS

MPCl Coverage: 85% Revenue Protection	APH: 200 bu/acre
RAMP Band: 85-50%	Spring Price: \$6.00/bu
RAMP Coverage per acre: \$75	

- **Total payment** if harvest revenue falls below \$600
- **Partial payment** if harvest revenue falls between \$1,020 and \$600
- **No RAMP payment** if harvest revenue is above \$1,020

Coverage Highlights

- Payments begin when your MPCl RP policy begins
- Strengthens your existing coverage and pays out slower
- Provides savings
- Protects bushels and revenue

RAMP REVENUE ADDING COVERAGE ABOVE YOUR MPCl

INSURED SAMPLE CALCULATIONS

MPCl Coverage: 85% Revenue Protection	APH: 200 bu/acre
RAMP Band: 95-85%	Spring Price: \$6.00/bu
RAMP Coverage per acre: \$50	

- **Total payment** if harvest revenue falls below \$1,020
- **Partial payment** if harvest revenue falls between \$1,020 and \$1,140
- **No RAMP payment** if harvest revenue is above \$1,140
Note: If a higher harvest price occurs, RAMP Revenue works like RAMP Yield

Coverage Highlights

- Begins after harvest revenue falls 5% below your APH revenue (APH x Projected price)
- All RAMP liability will be paid before an MPCl claim is triggered