

### HarvestMAX Payout Example

|   |               |                                  |                 |
|---|---------------|----------------------------------|-----------------|
| <b>Crop:</b>                            | <b>Corn</b>   | <b>Acres:</b>                    | <b>1500</b>     |
| <i>(total planted in both counties)</i> |               |                                  |                 |
| <b>Approved Yield:</b>                  | <b>185</b>    | <b>Bushel Protection</b>         | <b>30</b>       |
| <b>Yield Trigger:</b>                   | <b>93%</b>    | <b>Insured Acres:</b>            | <b>1500</b>     |
| <i>(172 bushels per acre)</i>           |               |                                  |                 |
| <b>Discovery Price:</b>                 | <b>\$5.00</b> | <b>Total Liability Per Acre:</b> | <b>\$150.00</b> |

*Production averages 150 bushels per acre across all 1500 acres of the unit.*

### Payout

22 bu short of trigger x \$5.00 = \$110.00 indemnity/acre

1500 Acres x \$110.00 = **\$165,000 total indemnity**

### MAX Revenue - Price Decline Example

- Sliding deductible when price drops.
- Works the same as MPCIRP plan

|   |               |                                  |                 |
|---|---------------|----------------------------------|-----------------|
| <b>Crop:</b>                            | <b>Corn</b>   | <b>Acres:</b>                    | <b>1500</b>     |
| <i>(total planted in both counties)</i> |               |                                  |                 |
| <b>Approved Yield:</b>                  | <b>185</b>    | <b>Bushels Covered:</b>          | <b>30</b>       |
| <b>Yield Trigger:</b>                   | <b>93%</b>    | <b>Insured Acres:</b>            | <b>1500</b>     |
| <i>(172 bushels per acre)</i>           |               |                                  |                 |
| <b>Discovery Price:</b>                 | <b>\$5.00</b> | <b>Total Liability Per Acre:</b> | <b>\$150.00</b> |

|  |               |  |             |
|--|---------------|--|-------------|
| <b>Harvest Price:</b>                    | <b>\$4.20</b> | <b>Adjusted Bushels Covered:</b>       | <b>41.4</b> |
| <i>(20% Price Decline)</i>               |               | <i>(\$150/\$4.20=35.7)</i>             |             |
|  |               | <i>(5.7bu x 2 (2x factor) = 11.4)</i>  |             |
| <b>Adjusted Yield Trigger:</b>           | <b>183.4</b>  | <i>(30bu + 11.4 adjustment = 41.4)</i> |             |
| <i>(172bu + 11.4 adjustment = 183.4)</i> |               |  |             |

*Production averages 160 bushels per acre across all 1500 acres of the unit.*

### Payout

23.4 bu short of trigger x \$4.20 = \$98.28 indemnity/acre

1500 Acres x \$98.28 = **\$147,420 total indemnity**

### Frequently Asked Questions

#### What is the Maximum level of coverage I can purchase?

Depending on your APH (trend adjusted); you can purchase up to 95% coverage. Coverage can also be purchased in 1% increments down to 80%.

#### Does my Federal Crop policy have to trigger a claim in order to collect on HarvestMax?

No, you could potentially have a claim on HarvestMax and no claim on your federal policy.

#### Does this policy cover hail damage?

If the hail damage decreases overall production to less than your trigger yield, then yes. It also covers a wide variety of other yield decreasing perils.

#### What crops are currently available for HarvestMax?

Corn for grain, Soybeans, Sugar beets, and Fall Potatoes.

#### What Unit Structure is available on the HarvestMax policy?

You can set your policy up on an Entire Crop Unit or Enterprise Unit basis.

#### Does it make a difference which carrier my underlying policy is with?

No, HarvestMax is a standalone product and can be used with any AIP's policy or with no underlying policy.

### About Us

Ag Armour™ is a division of the Triangle Companies. Ag Armour™ was established to lead the insurance industry with innovative risk management solutions and private crop insurance products helping growers and commercial businesses. Ag Armour™ products are available across multiple locations and crops in the United States.

### Financial Strength

Triangle Insurance Company  
Financial Rating by A.M. Best is  
"A-" (excellent).



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# HARVESTMAX™ MAX Revenue

# GROWER RISK PROTECTION PLANS



# RISK MANAGEMENT THAT MAKES SENSE

Ag Armour™ believes in offering services and solutions that help you continue to make a difference as an American farmer. We do this by bringing innovative and progressive risk management solutions to your business. We work with the grower to understand your risks and exposures. We've created risk management solutions, products, and strategies asked for by the American farmer. Ag Armour™ is the industry leader in innovative crop insurance products and solutions.

## Ag Armour™ Offers:

**Simplicity** because you know exactly what you're getting.

**Flexibility** to customize the coverage to your needs.

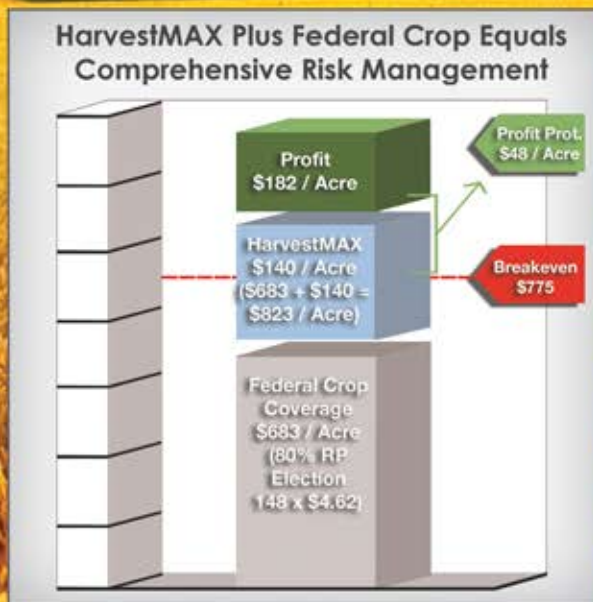
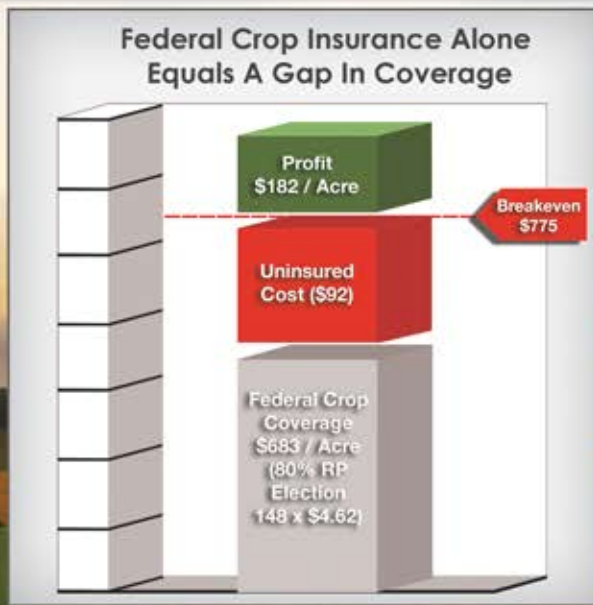
**Compliments** your current risk management strategies.

**Confidence** to manage and grow your operation the way you planned.

HarvestMAX and MAX Revenue offer never before seen risk management solutions to farmers offering unprecedented yield and revenue protection. These products are specifically designed to compliment any grower's current risk management strategies while offering protection on risks that historically have never been protected through crop insurance.



# REDEFINING RISK MANAGEMENT



### What is my Exposure?

|                      |  |
|----------------------|--|
| Input Costs Per Acre |  |
| Spring Price         |  |
| Approved Yield       |  |
| MPCI Coverage Level  |  |

### MPCI Yield Trigger

|                |   |                     |   |                 |
|----------------|---|---------------------|---|-----------------|
|                | x |                     | = |                 |
| Approved Yield |   | MPCI Coverage Level |   | Insured Bushels |

### Expected Revenue

|                |   |              |   |                  |
|----------------|---|--------------|---|------------------|
|                | x |              | = |                  |
| Approved Yield |   | Spring Price |   | Expected Revenue |

### MPCI Revenue Protected

|                 |   |              |   |                          |
|-----------------|---|--------------|---|--------------------------|
|                 | x |              | = |                          |
| Insured Bushels |   | Spring Price |   | Insured Revenue Per Acre |

### Uninsured Costs

|             |   |                 |   |                   |
|-------------|---|-----------------|---|-------------------|
|             | - |                 | = |                   |
| Input Costs |   | Insured Revenue |   | Exposure Per Acre |

### Additional Coverage Needed

|          |   |                 |   |                               |
|----------|---|-----------------|---|-------------------------------|
|          | / |                 | = |                               |
| Exposure |   | Ag Armour Price |   | Additional Bushels to Protect |

## Insure to the MAX with HarvestMAX!