



Crop Division

Annual Forage (AF)

Rainfall Index Plan



for all the *great* you do®

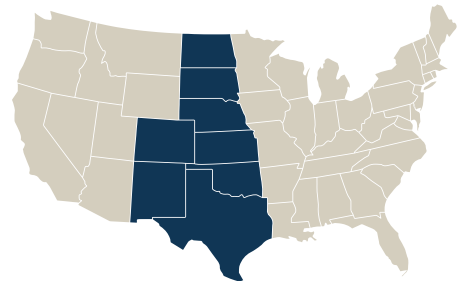


Annual Forage Summary

The Annual Forage program provides coverage against lack of rainfall to acreage that is planted annually and used as feed and fodder by livestock. Similar to the Pasture, Rangeland and Forage (PRF) and Apiculture programs, Annual Forage utilizes the Rainfall Index.

The rainfall index compares current year precipitation to historical average precipitation in a growing season, during an interval for a specific grid of land. This precipitation data used in the program is collected by the National Oceanic and Atmospheric Administration (NOAA).

Annual Forage is available in the states of Colorado, Kansas, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, and Texas with a Sales Closing Date of July 15th. By sales closing date insureds must elect the Growing Season, Coverage Level, Productivity Factor, Index Intervals, and Percent of Value.



Note: This summary is not all-encompassing and does not substitute for the policy provisions or RMA issued procedures. See the policy provisions and/or contact Great American for a complete description of available coverages, terms and conditions.

The Sales Closing Date for Annual Forage is July 15.

Annual Forage Program

The Annual Forage program provides coverage for acres that are used for:

- Grain/grazing
- Green chop
- Grazing
- Haying
- Grazing/green chop
- Silage
- Grazing/haying

It is important to note that acreage reported as a cover crop to a USDA agency is not insurable under the Annual Forage program. However, producers do not need to insure all acreage under an Annual Forage policy and can instead elect to only insure a portion of acreage.

Dual Use Factor

Dual Use Factor allows producers to purchase different uses of a single crop. A small grains producer could insure under Annual Forage for grazing in the winter/early spring and then insure their grain crop with a separate policy and would be eligible to maintain both benefits. Refer to the special provisions to see if the Dual Use coverage option is available in your county.



The annual forage program provides coverage against lack of rainfall to acreage that is planted annually and used as feed or fodder by livestock

Producer Elections

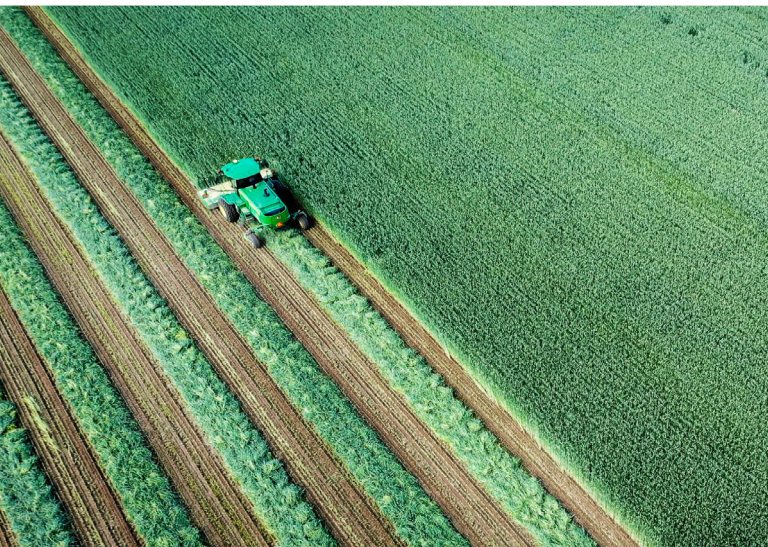
By sales closing date insureds must elect the Growing Season, Coverage Level, Productivity Factor, Index Intervals, and Percent of Value.

Growing Seasons

The Annual Forage program has 12 growing seasons, determined by the planting date of the crop. Refer to the special provisions for your state/county as not all Growing Seasons are available in every state.

Coverage Level & Productivity Factor

Producers elect one coverage level for the county by growing season. Coverage Levels are available in 5% increments from 70-90%, with CAT coverage available at 65% with a 45% productivity factor. Additionally, insureds elect one productivity factor by county and growing season, generally ranging from 60-150%, unless prevented in the Special Provisions.



Index Intervals

Producers select the index intervals they wish to insure based on the availability within the growing season. The same acreage cannot be planted and insured in the same crop year in growing seasons that contain the same index intervals.

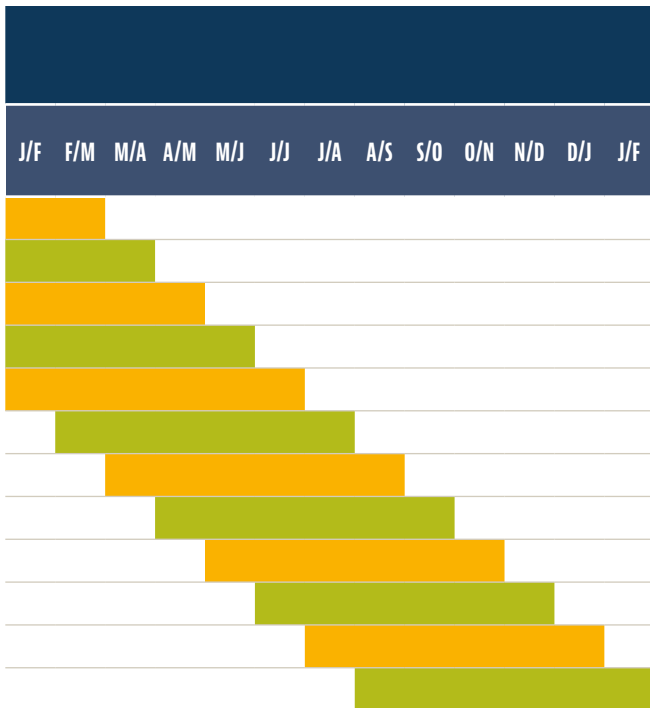
Insureds must elect more than one index interval for each growing season based off the maximum percent of value indicated in the Special Provisions for that State/County/Growing Season. However, they may not select index intervals that contain the same months within the same growing season. For example, if the April and May index interval is elected, the insured cannot select any other index interval offered that contains either April or May for the same growing season.

			INTERVALS AND MONTHS			
Growing Season	Planting Date	Acreage Reporting Date	S/O	O/N	N/D	D/I
1	Aug 1 - Aug 31	Sept 5				
2	Sept 1 - 30	Oct 5				
3	Oct 1 - 31	Nov 5				
4	Nov 1 - 30	Dec 5				
5	Dec 1 - 31	Jan 5				
6	Jan 1 - 31	Feb 5				
7	Feb 1 - 28/29	March 5				
8	March 1 - 31	April 5				
9	April 1 - 30	May 5				
10	May 1 - 31	June 5				
11	June 1 - 30	July 5				
12	July 1 - 31	Aug 5				

Percent of Value

A percent of value for each index interval must be elected, noting the minimum percent of value allowed in any one index interval, by growing season, is 10 percent. The maximum percent of value that can be allocated to any one index interval by growing season is specified in the Special Provisions.

Below are the Index Intervals available for each Growing Season based on planting date:





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