



Yield BAND with Harvest Price Option



AGRISOMPO

NORTH AMERICA



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We have expanded our BAND Coverage suite to include Yield BAND with Harvest Price Option.

Yield BAND HPO is a yield-based coverage option, but in the event the RMA Harvest Price is greater than the RMA Projected Price, your indemnity will be based on the higher Harvest Price. Yield BAND HPO is available for corn and soybeans.

Yield BAND HPO supports your marketing strategy. When you see prices that you like, you can make marketing decisions more confidently than ever before with Yield BAND HPO. When used properly, this unique tool delivers in the event of a yield shortfall.

Example

BAND Loss Trigger	BAND Coverage Range	BAND Protection Factor	APH	Guar	Acres	Insured Share	Projected Price	Harvest Price	Higher of Price	Policy Protection	Indemnity
95%	15%	100%	200	30.00	100.00	1.0000	\$6.00	\$6.20	\$6.20	\$18,600.00	\$3,100
95%	15%	100%	200	30.00	100.00	1.0000	\$6.00	\$5.80	\$6.00	\$18,000.00	\$3,000

With a 200-bushel APH and 185 bushels per acre at harvest, there is an indemnity regardless of Harvest Price. But when the Harvest Price is higher, so is the indemnity. If the Harvest Price is lower than Projected Price, there is no impact on the indemnity. A yield shortfall must occur to trigger an indemnity based on the Yield BAND HPO Loss Trigger.

Based on historical corn prices, the highest increase of all trading months has been 15% above the “higher of” the RMA Projected Price or RMA Harvest Price. This chart reflects the maximum BAND Protection Factor to cover the years going back to 2010.

With Yield BAND HPO, you have automatic protection against the most recent historical prices in the event you experience a yield shortfall.

**Contact your local
AgriSompO North America
Agent today!**

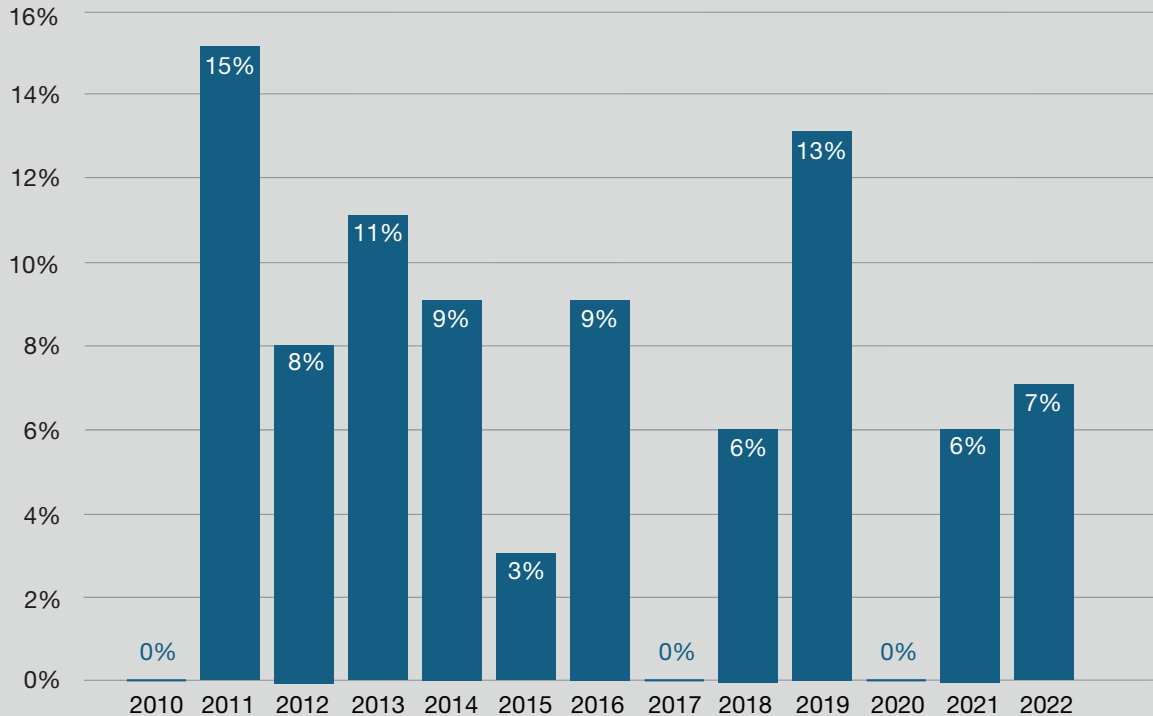
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Yield BAND with HPO

Protection Factor

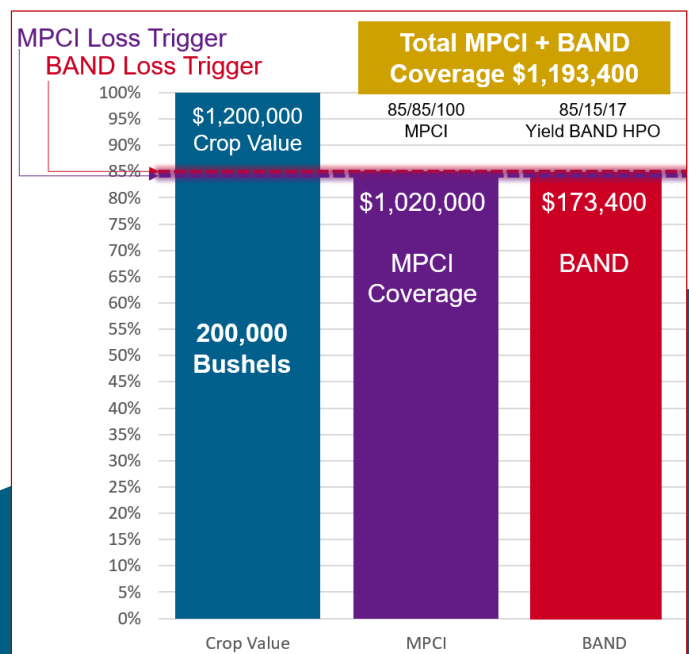
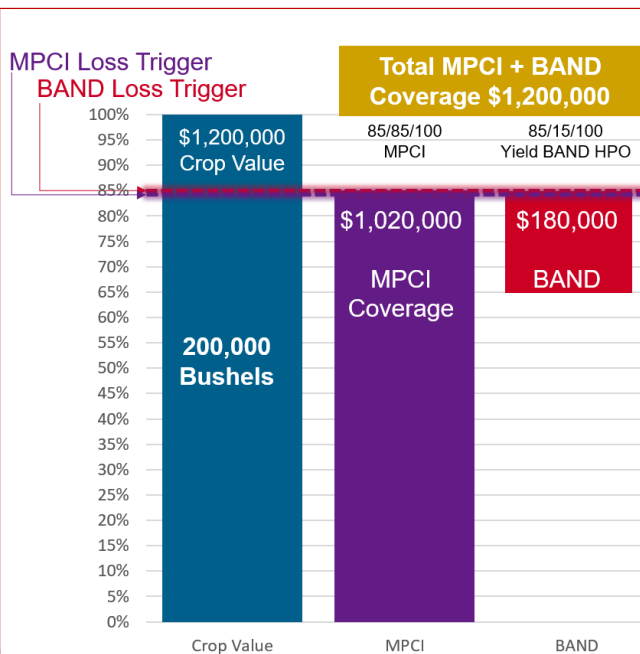
Maximum Monthly Avg Year's Price vs. RMA's "Higher of" Price



Build Your Own Policy

With underlying MPCl coverage of RP 85/85/100, you can elect a 15% Coverage Range on Yield BAND HPO at 100% of the RMA Projected Price and an additional 15% of your APH. You have the option of electing a BAND Loss Trigger as high as 95%. Adding Yield BAND HPO 85/15/100 increases you to 100% of your APH bushels.

Another option would be to elect Yield BAND HPO at 85/85/17 to give you additional price protection of 17%. If the Harvest Price is higher than the Projected Price your coverage would be 17% of the "higher of" price in the event of a yield loss. ($\$6.00 \times 17\% = \1.02) ($\$6.20 \times 17\% = \1.05)



Yield BAND with HPO

When the elected BAND Loss Trigger is higher than the MPCl Coverage Level, Yield BAND HPO provides valuable risk management by offsetting the MPCl deductible and maximizing liability. With the additional benefit of paying a yield loss at the “higher of” price, Yield BAND HPO provides ideal risk management of yield shortfall and RMA Harvest Price increase. Please see the MPCl CEPP for applicable price discovery.

BAND Coverage supports your grain marketing strategy by providing additional bushels and revenue you can use to confidently execute your marketing plan. As you can see from the chart below, the Harvest Price can exceed the Projected Price. This can make aggressive marketing a challenge. Yield BAND HPO completely changes the game and alleviates this concern. Additional bushel guarantees with Yield BAND HPO allow you to rest easy and lock in those profits without fear of high harvest prices spoiling your plans.

The chart below shows the historical December prices for corn going back to 2010, along with the RMA prices (3/15 SCD) used to establish liability for your MPCl and BAND Coverage. In 6 of the 10 years, the RMA Harvest Price was higher than the RMA Projected Price. The monthly averages are also listed.

Dec Corn Monthly Price Averages													Max Price	RMA Prices			Max Diff	Maximum Protection Factor
Year\Month	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct		Projected	Harvest	Higher of		
2010	\$4.37	\$4.35	\$4.17	\$3.99	\$3.98	\$3.82	\$3.86	\$3.67	\$3.91	\$4.24	\$4.89	\$5.46	\$5.46	\$3.99	\$5.46	\$5.46	\$0.00	0%
2011	\$5.48	\$5.40	\$5.67	\$6.01	\$5.98	\$6.56	\$6.57	\$6.68	\$6.60	\$7.25	\$6.94	\$6.32	\$7.25	\$6.01	\$6.32	\$6.32	\$0.93	15%
2012	\$6.05	\$5.61	\$5.68	\$5.68	\$5.59	\$5.42	\$5.23	\$5.53	\$7.52	\$8.09	\$7.63	\$7.50	\$8.09	\$5.68	\$7.50	\$7.50	\$0.59	8%
2013	\$6.27	\$6.21	\$5.86	\$5.65	\$5.58	\$5.40	\$5.40	\$5.46	\$4.97	\$4.70	\$4.60	\$4.39	\$6.27	\$5.65	\$4.39	\$5.65	\$0.62	11%
2014	\$4.62	\$4.58	\$4.51	\$4.62	\$4.85	\$5.03	\$4.85	\$4.46	\$3.87	\$3.69	\$3.39	\$3.49	\$5.03	\$4.62	\$3.49	\$4.62	\$0.41	9%
2015	\$4.17	\$4.27	\$4.15	\$4.15	\$4.11	\$3.98	\$3.78	\$3.81	\$4.19	\$3.79	\$3.79	\$3.83	\$4.27	\$4.15	\$3.83	\$4.15	\$0.12	3%
2016	\$3.95	\$3.94	\$3.85	\$3.86	\$3.82	\$3.83	\$3.97	\$4.19	\$3.52	\$3.33	\$3.34	\$3.49	\$4.19	\$3.86	\$3.49	\$3.86	\$0.33	9%
2017	\$3.83	\$3.83	\$3.89	\$3.96	\$3.88	\$3.88	\$3.89	\$3.91	\$3.95	\$3.67	\$3.54	\$3.49	\$3.96	\$3.96	\$3.49	\$3.96	\$0.00	0%
2018	\$3.88	\$3.84	\$3.86	\$3.96	\$4.03	\$4.10	\$4.19	\$3.86	\$3.66	\$3.73	\$3.58	\$3.68	\$4.19	\$3.96	\$3.68	\$3.96	\$0.23	6%
2019	\$3.99	\$4.01	\$4.02	\$4.00	\$3.95	\$3.86	\$4.01	\$4.50	\$4.34	\$3.85	\$3.68	\$3.90	\$4.50	\$4.00	\$3.90	\$4.00	\$0.50	13%
2020	\$3.74	\$3.85	\$4.00	\$3.88	\$3.71	\$3.42	\$3.34	\$3.40	\$3.40	\$3.34	\$3.58	\$3.99	\$4.00	\$3.88	\$3.99	\$3.99	\$0.01	0%
2021	\$4.04	\$4.17	\$4.45	\$4.58	\$4.73	\$5.21	\$5.66	\$5.71	\$5.50	\$5.54	\$5.24	\$5.37	\$5.71	\$4.58	\$5.37	\$5.37	\$0.34	6%
2022	\$5.51	\$5.50	\$5.61	\$5.90	\$6.49	\$7.29	\$7.34	\$6.95	\$5.98	\$6.31	\$6.77	\$6.77	\$7.34	\$5.90	\$6.86	\$6.86	\$0.48	7%

Prices in green are the highest monthly averages for that year.

RMA Harvest Prices in blue were greater than the RMA Projected Price for that year.

With Yield BAND HPO, when you have a yield loss, you also have protection if the RMA Harvest Price increases.

Yield BAND HPO allows you to take an aggressive approach to your grain marketing plan. Maximizing your liability to offset the MPCl deductible allows you to market more bushels with less risk.

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