



Income Protection (IP)

- *Coverage based on individual revenue
- *Enterprise Unit ONLY
- *60-100% of the maximum dollar amount of protection
- *Coverage Levels 70% and above
- *Yield history required annually
- *Replant Coverage
- *Late Planting Coverage
- *Prevented Planting Coverage



To locate a Farm Bureau agent in your area visit us online at www.afbisinc.com

The information provided in this brochure varies by crop and county. Before you make any decisions concerning crop insurance, contact a Farm Bureau agent.

MPCI products are reinsured through the Federal Crop Insurance Corporation (FCIC). These policies are available to all producers regardless of race, color, national origin, sex, age, or disability.

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Income Protection (IP)



Serving Your Crop Insurance Needs



There for you

SERVING YOUR CROP INSURANCE NEEDS

Buying a crop insurance policy is only one risk management option.

Producers should always carefully consider how a policy will work in conjunction with their other risk management strategies to insure the best possible outcome each crop year.

Your Farm Bureau crop Insurance agent can assist you in developing a good management plan for your farming operation.



Side by Side Coverage Comparison

Feature	Crop Revenue Coverage (CRC)	Income Protection (IP)	Revenue Assurance (RA)
Unit Structure	Basic, Optional, and Enterprise	Enterprise unit (all acreage of the insured crop in the county in which the insured has an interest).	Basic, Optional, Enterprise, and Whole Farm. Whole Farm coverage includes all of the spring RA crops in the county in which the insured has an interest. Whole Farm unit does not extend to winter wheat.
Price reference for insurance guarantee	100 percent of the applicable base or harvest price (see Crop Provisions). Insurance guarantee may increase during the insurance period.	100 percent of projected price (see Crop Provisions).	100 percent of the CBOT/MGE/WCE/CME/KCBT projected price (see Crop Provisions). Insurance guarantee may increase during the insurance period with fall harvest price option in effect.
Maximum upward movement for insurance guarantee	The Harvest Price will not be greater than 200% of the Base Price.	Not applicable.	The Fall Harvest Price will not be greater than 200% of the Projected Harvest Price.
Coverage level percents	50-75 percent in 5 percent increments. 50-85 percent for certain crops in selected counties.	50-75 percent in 5 percent increments. 50-85 percent for certain crops in selected counties.	65-85 percent in 5 percent increments for Basic, Optional, Whole Farm, and Enterprise units. (For Basic and Optional units, 80-85 percent is only available in counties and on crops where MPCL allows 80-85 percent).
Basis for insurance guarantee	Higher of: 1) minimum guarantee (APH yield x coverage level x base price x price percentage); 2) harvest guarantee (APH yield x coverage level x harvest price x price percentage). Insurance guarantee may increase during the insurance period.	APH yield x coverage level x projected price (spring commodity price).	APH yield x coverage level x projected harvest price. If fall harvest price option selected and fall harvest price is greater than projected harvest price (APH yield x coverage level x fall harvest price).
Rating	APH base rate x CRC base rate factor x low price factor x high price factor.	New rating model incorporating yield and price variability.	New rating model where yield variability is based on APH rates and price variability based on CBOT/MGE/WCE/CME/KCBT options contracts.
High Risk Land	Eligible for coverage	Not eligible for coverage	Eligible for coverage

Income Protection policies protect producers against reductions in gross income when either a crop's price or yield declines from early-season expectations. To determine coverage, see the policy provisions.



American Farm Bureau Insurance Services, Inc.