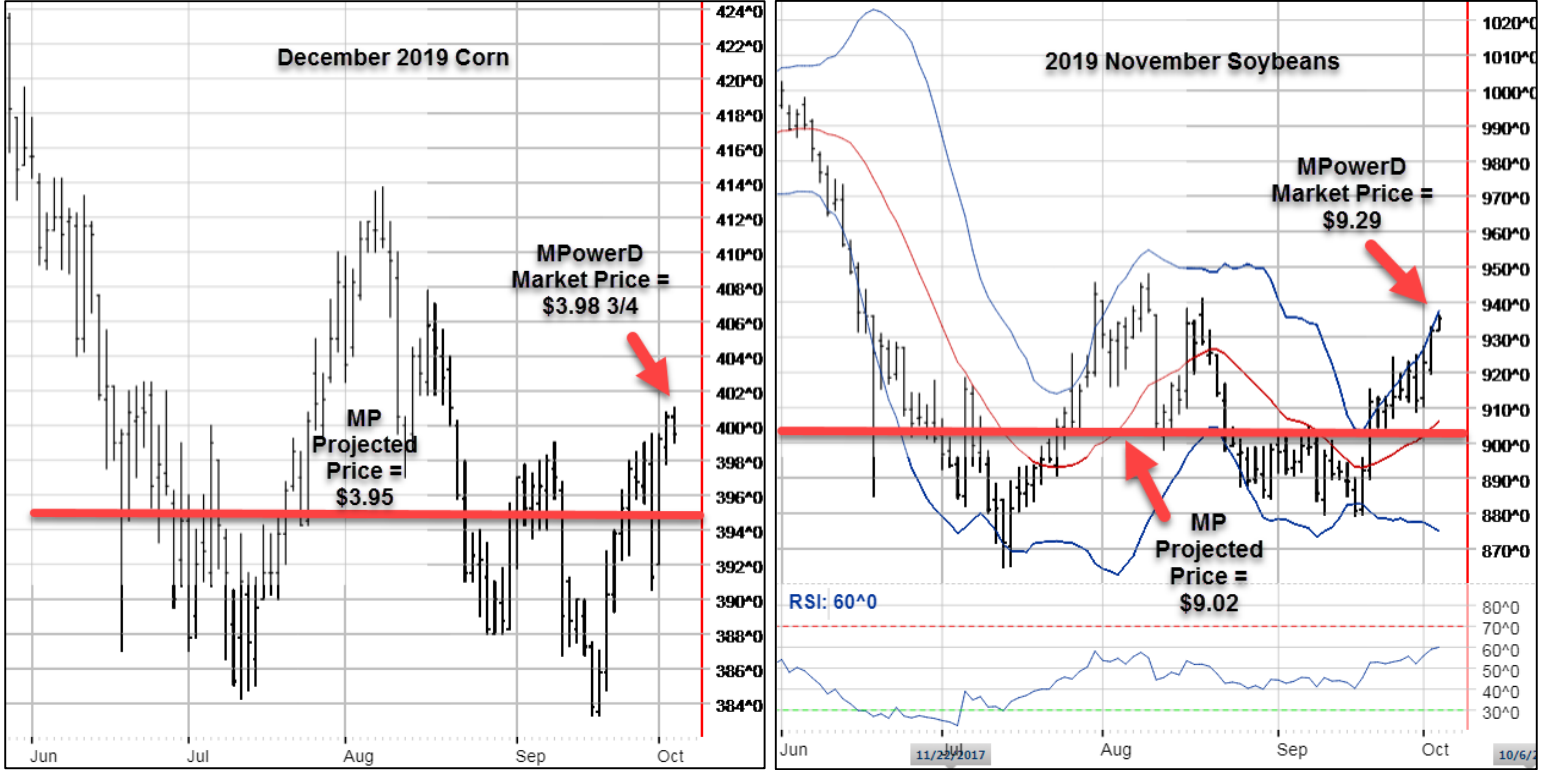


MpowerD™ - Power Play- Market Price exceeds projected price

October 4, 2018

MpowerD is still available for purchase. The MpowerD "Market Price" is well over the MP-HPO projected Price on corn and soybeans. **Now is the time to establish, add or raise MpowerD's "Market Price" and lock out the bottom side for 2019 Corn and Beans at higher levels than the MP-HPO policy.**



Producers should take advantage of the weather delay lift in harvest pressure and corresponding fund led short covering rally to establish or raise their MpowerD minimum margin trigger now. Most popular MpowerD set ups are to the right.

There is a large premium in 2019 prices vs. 2018 due to the carry in the market caused by nearby huge supplies. Analysts predict 2019 acreage expansion will balloon the 2019 corn supply and expansion of planting in South America beans, plus the tariffs will make futures prices over \$9.00 the exception vs. the rule for some time to come.



	Corn	Soybeans
Max Price Mvmt	\$0.70	\$1.50
Market Price	Opt-in	Opt-in
APC	\$0.00	\$0.00
Liability Adjustment Factor	100%	100%
Acres	110% of max planted in last 4 yrs	
MpowerD & MP Coverage	Same as MP-HPO policy	
Protection Factor	Same as MP-HPO policy	
Alternative Price Discovery Periods by Popularity		
October 1 - October 31, 2018		
November 1 - November 30, 2018		
December 1 - December 31, 2018		
January 1 - January 31, 2019		
February 1 - February 28, 2019		
March 1 - March 31, 2019		
April 1 - April 30, 2019		
May 1 - May 31, 2019		
June 1 - June 30, 2019		
July 1 - July 31, 2019		
August 1 - August 31, 2019		
Sales have been evenly split between those choosing full month and those choosing 1/2 month intervals.		
key:	less sales	most sales

2019 Informa Planted Acres Estimates			
(min acres)	2019 est	2018	% Change
Corn	93.04	89.1	4.4%
Soybean	82.27	89.6	-8.2%
Wheat	50	47.5	5.3%



NAU Country Insurance Company Corporate

Phone: 763.427.3770

Toll Free: 800.942.6557



RPowerD™ is a supplemental private insurance product, not part of federal crop insurance. This information is provided by and is the Proprietary Property of Watts and Associates, Inc. who is solely responsible for the representations made herein. All information is believed to be reliable but cannot be guaranteed. Watts and Associates, Inc. has developed this proprietary material for the sole use of its customers and has exclusive ownership rights in part or all of its format and content. The content of this material, regardless of the format in which it is presented, including orally, in print, or electronically, may not be further Disseminated. This material is protected by law. Copyright © 2018 Watts & Associates, Inc. of Billings, MT. All Rights Reserved. © 2018 NAU Country Insurance Company. All rights reserved. NAU Country Insurance Company is an equal opportunity provider. QBE and the links logo are registered service marks of QBE Insurance Group Limited. NAU is a registered service mark of NAU Country Insurance Company.