
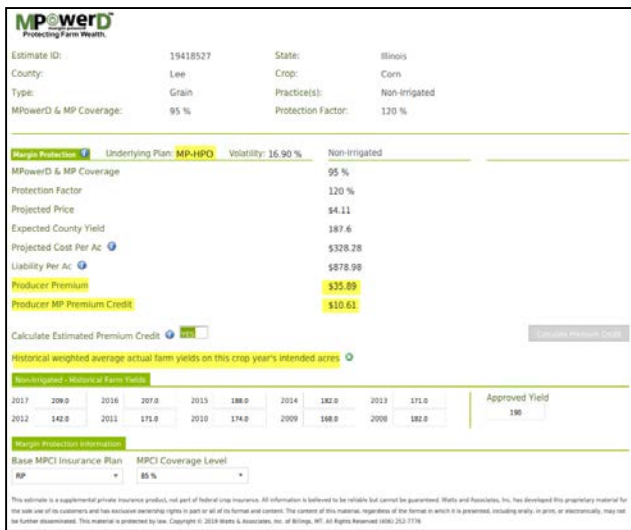


MPowerD[™] - Print Packet makes MP-HPO a cinch

August 10, 2018

All the tools an agent needs to learn, analyze, and sell MP-HPO are located in the MPowerD estimator at www.agentevantage.com. You can see more detail from the previous RPG [here](#).

Print Packages are a great way to sum up the value of MP-HPO and MPowerD very efficiently for your customers. Simply set up your MPowerD estimate and click "Get Price." Click the "Tools" tab. Set up the MP-HPO Quote with estimated MP credits by typing in weighted average and approved yields. Then click the "Historical Crop Information" tab. Re-enter your weighted average yields, rate, and approved yield and click the "Get Historical Crop Information" tab. Click the icon  in the table to calculate premiums for all the policies and coverage levels you want to compare. Click the lines in the chart legend to show or hide the lines you want to display. You are now ready to scroll to the bottom of the screen and click "Print Package." Below are the components of the print package that can be printed, saved, and/or e-mailed.



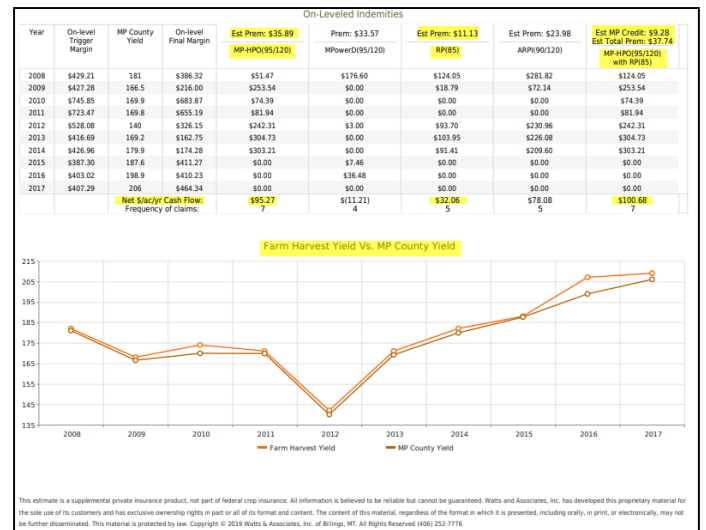
MPowerD
Protecting Farm Wealth

Estimate ID: 19418527 State: Illinois
County: Lee Crop: Corn
Type: Grain Practice(s): Non-irrigated
MPowerD & MP Coverage: 95% Protection Factor: 120%

Underlying Plan: MP-HPO Volatility: 16.90% Non-irrigated
MPowerD & MP Coverage: 95%
Protection Factor: 120%
Projected Price: \$4.11
Expected County Yield: 187.6
Projected Cost Per Acre: \$328.28
Liability Per Acre: \$876.98
Producer Premium: **\$35.89**
Producer MP Premium Credit: **\$10.61**

Historical weighted average actual farm yields on this crop year's intended acres

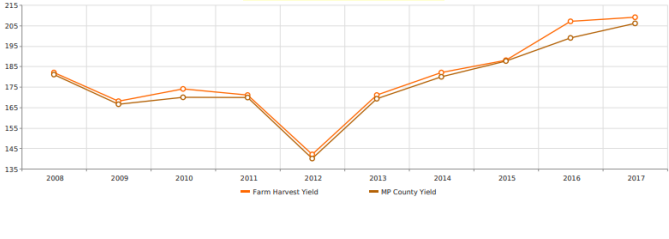
Year	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	Approved Yield
Yield	190.0	184.0	171.0	188.0	182.0	171.0	180.0	180.0	180.0	180.0	180



On-Levelled Indemities

Year	On-level Trigger Margin	MP County Yield	On-level Final Margin	Est Prem: \$35.89 MP-HPO(95/120)	Prem: \$33.57 MPowerD(95/120)	Est Prem: \$11.13 RP(85)	Est Prem: \$23.98 APPI(90/120)	Est MP Credit: \$9.28 Est Total Prem: \$32.74 MP-HPO(95/120) with RP(85)	
2008	\$429.21	181	\$396.32	\$51.47	\$176.60	\$124.05	\$281.82	\$124.05	
2009	\$427.28	166.5	\$216.00	\$253.54	\$0.00	\$18.79	\$72.34	\$253.54	
2010	\$745.85	169.9	\$683.87	\$74.99	\$0.00	\$0.00	\$0.00	\$74.99	
2011	\$723.47	169.8	\$655.19	\$81.94	\$0.00	\$0.00	\$0.00	\$81.94	
2012	\$528.08	140	\$326.15	\$242.31	\$3.00	\$93.70	\$230.96	\$242.31	
2013	\$416.69	169.2	\$162.75	\$204.73	\$0.00	\$103.95	\$226.08	\$204.73	
2014	\$426.96	179.9	\$174.28	\$303.21	\$0.00	\$91.41	\$209.60	\$303.21	
2015	\$387.30	187.6	\$411.27	\$0.00	\$7.46	\$0.00	\$0.00	\$7.46	
2016	\$403.02	198.9	\$410.23	\$0.00	\$36.48	\$0.00	\$0.00	\$36.48	
2017	\$407.29	206	\$464.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
				Net Stack Cash Flow:	\$92.27	\$112.21	\$232.66	\$78.00	\$109.68
				Frequency of claims:	4	5	5		

Farm Harvest Yield Vs. MP County Yield




Non-irrigated - Selections

Historical farm yields on this crop year's intended acres

Year	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	Approved Yield
Yield	189.0	184.0	171.0	188.0	182.0	171.0	180.0	180.0	180.0	180.0	180

Coverage Level: 85% Protection Factor: 120% MP Plan: MP-HPO

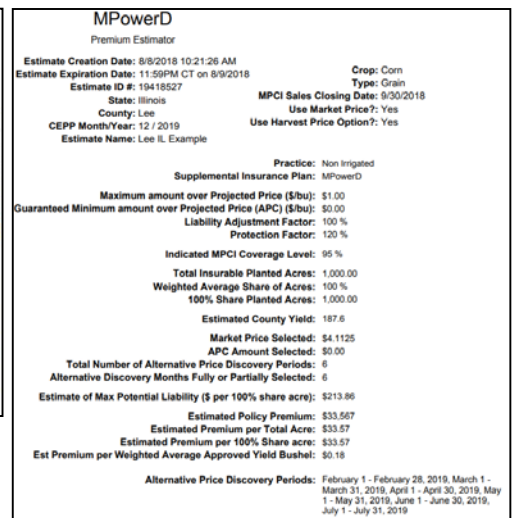
On-Levelled Crop Indemities Analysis




Scenario Values

Projected Price: 4.31
MPowerD Price: 4.30
MP Final Cost: \$38

Prices/Yields	120	130	140	150	160	170	180	190	200
\$1.00	\$284.08	\$234.08	\$180.08	\$131.08	\$80.08	\$33.08	\$0.00	\$0.00	\$0.00
\$4.75	\$280.22	\$233.22	\$171.92	\$124.92	\$64.42	\$12.30	\$0.00	\$0.00	\$0.00
\$4.50	\$285.45	\$231.45	\$182.85	\$138.85	\$60.25	\$15.85	\$0.00	\$0.00	\$0.00
\$4.25	\$250.68	\$199.68	\$153.79	\$102.79	\$56.89	\$15.99	\$0.00	\$0.00	\$0.00
\$3.00	\$242.42	\$193.39	\$148.71	\$99.79	\$55.00	\$10.00	\$0.00	\$0.00	\$0.00
\$3.75	\$286.15	\$233.15	\$172.05	\$127.05	\$66.05	\$15.05	\$0.00	\$0.00	\$0.00
\$4.50	\$328.89	\$284.89	\$221.09	\$171.09	\$117.25	\$28.49	\$99.29	\$114.00	\$0.00
\$3.25	\$175.55	\$136.55	\$83.45	\$42.45	\$22.75	\$16.25	\$145.49	\$75.25	\$18.24
\$1.00	\$414.25	\$378.25	\$345.85	\$309.85	\$277.45	\$240.05	\$201.85	\$137.04	\$101.05



MPowerD
Premium Estimator

Estimate Creation Date: 8/8/2018 10:21:26 AM
Estimate Expiration Date: 11:50PM CT on 8/9/2018
Estimate ID #: 19418527
State: Illinois
County: Lee
CEPP Month/Year: 12 / 2019
Estimate Name: Lee IL Example

Crop: Corn
Type: Grain
Practice(s): Non-irrigated
MPCI Sales Closing Date: 9/30/2018
Use Market Price?: Yes
Use Harvest Price Option?: Yes

Supplemental Insurance Plan: MPowerD
Maximum amount over Projected Price (\$/bu): \$1.00
Guaranteed Minimum amount over Projected Price (APC) (\$/bu): \$0.00
Liability Adjustment Factor: 100%
Protection Factor: 120%

Indicated MPCI Coverage Level: 95%
Total Insurable Planted Acres: 1,000.00
Weighted Average Share of Acres: 100%
100% Share Planted Acres: 1,000.00

Estimated County Yield: 187.6
Market Price Selected: \$4.1125
APC Amount Selected: \$0.00
Total Number of Alternative Price Discovery Periods: 6
Alternative Discovery Months Fully or Partially Selected: 6
Estimate of Max Potential Liability (\$ per 100% share acre): \$213.86
Estimated Policy Premium: \$33.567
Estimated Premium per Total Acre: \$33.57
Estimated Premium per 100% Share acre: \$33.57
Est Premium per Weighted Average Approved Yield Bushel: \$0.18

Alternative Price Discovery Periods: 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

Please contact your Rep to schedule a local producer meeting and/or review all the features of the MPowerD estimator and analytic resources available within www.AgentVantage.com to help your producers take less risk and make more revenue.



NAU Country Insurance Company Corporate
Phone: 763.427.3770
Toll Free: 800.942.6557



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