

MPowerD[™] - What's it worth?



Revenue Power Guide

MPowerD is still available for purchase. The MPowerD "Market Price" is well over the MP-HPO projected price on soybeans and now corn, too. 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.

Using the MPowerD Worksheet Calculator spreadsheet found at the link shown to the right in the <u>www.AgenteVantage.com</u> MPowerD Estimator, we show that the Margin Trigger for this producer is \$22.87 higher on corn and \$23.77 higher on soybeans using today's MPowerD Market Price.

type county and state here	2019 MP-HI	PO Results	Estimator			
<u>Prices</u> Corn 17% vol Soybeans 15% vol	<u>2019</u> <u>Projected</u> \$3.95 \$9.02	2019 MPowerD* \$4.08 \$9.52	\$/bu \$/bu			
	Non	-Irrigated C	orn	Non-Irri	gated Soyb	eans
		*Current			*Current	
	Projected	MPowerD	Difference	Projected	MPowerD	Difference
County Expected Yield (bu/ac)	185.2	185.2	0	49.8	49.8	0
Coverage Level (%)	95%		-	95%		-
Protection Factor (%)	120%	1		120%		
Expected Revenue	\$731.54	\$755.62		\$449.20	\$474.22	
Margin Deductible (\$/ac)	\$36.58	\$37.78	\$1.20	\$22.46	\$23.71	\$1.25
Expected Margin (\$/ac)	\$398.51	\$422.59	\$24.08	\$282.16	\$307.19	\$25.02
Trigger Margin (\$/ac)	\$361.93	\$384.81	\$22.87	\$259.70	\$283.48	\$23.77

Home Information -	Training - Certify - Estimators -	Administration +	
Agent Center		Home / Agent Center / M	PowerD Premium Estimator
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MPowerD Premium Estimator	for 2019 Crop Year	c	Load Detault Template
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La Salle II, Example		Expected County Yield	194.
		Expected Cost/Acre 🧿	\$338.4
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MPowerD			
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If we extrapolate the 2019 harvest price to equal the current month-to-date 2018 harvest price, we can see at claims time, having the higher MPowerD Margin Trigger resulted in \$45.78 corn indemnity vs. \$18.33 with MP-HPO

alone; that is a \$27.45/ac better results. For soybeans, we get a \$25.34 indemnity vs. being \$2.54 away from a payment; that is a \$27.88 better result than with MP-HPO alone. These results assume 2019 yields come in at the county expected level and final costs are unchanged vs. projected costs.

Contact your representative for help quoting new or buying up an existing MPowerD policy. Sales of MPowerD end soon, so now is the time to execute.

Corn Soybeans	\$4.08 \$9.52	\$3.67
	\$9.52	<u> </u>
		\$8.62
	*Current	i
n in the second s	NPowerD	Projected
County Expected Yield (bu/ac)	185.2	49.8
Coverage Level (%)	95%	95%
Protection Factor (%)	120%	120%
Expected Revenue	\$755.62	\$474.10
Margin Deductible (\$/ac)	\$37.78	\$23.70
Expected Margin (\$/ac)	\$422.59	\$307.06
Trigger Margin (\$/ac)	\$384.81	\$283.36
Expected Cost (\$/ac)		
Urea (\$/ac)	\$48.32	
DAP (\$/ac)	\$28.74	\$16.12
Potash (\$/ac)	\$13.73	\$16.24
Diesel (\$/ac)	\$21.50	\$16.23
Costs Not Subject to Price Change (\$/ac)	\$206.90	\$111.50
Interest Costs (\$/ac)	<u>\$13.84</u>	\$6.94
Total Cost (\$/ac)	\$333.03	\$167.03
Current Margin (\$/ac)	\$346.65	<u>\$262.24</u>
Current Indemnity/Remaining deductible	\$45.78	\$25.34



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Toll Free: 800.942.6557

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County Expected Yield (bu/ac) Coverage Level (%) Protection Factor (%) Expected Revenue Margin Deductible (\$/ac) Expected Margin (\$/ac) Trigger Margin (\$/ac) Expected Cost (\$/ac) Urea (\$/ac)	\$3.95 \$9.02 ojected 185.2 95% 120% 731.54 i36.58 909.51	\$3.67 \$8.62 Projected 49.8 95% 120% \$449.20 \$22.46 \$282.16
Pr County Expected Yield (bu/ac) Coverage Level (%) Protection Factor (%) Expected Revenue Margin Deductible (\$/ac) Expected Margin (\$/ac) Trigger Margin (\$/ac) Expected Cost (\$/ac) Urea (\$/ac)	ojected 185.2 95% 120% 731.54 336.58	Projected 49.8 95% 120% \$449.20 \$22.46
County Expected Yield (bu/ac) Coverage Level (%) Protection Factor (%) Expected Revenue Margin Deductible (\$/ac) Expected Margin (\$/ac) Trigger Margin (\$/ac) Expected Cost (\$/ac) Urea (\$/ac)	185.2 95% 120% 731.54 36.58	49.8 95% 120% \$449.20 \$22.46
Coverage Level (%) Protection Factor (%) Expected Revenue Margin Deductible (\$/ac) Expected Margin (\$/ac) Trigger Margin (\$/ac) Expected Cost (\$/ac) Urea (\$/ac)	95% 120% 731.54 36.58	95% 120% \$449.20 \$22.46
Protection Factor (%) Expected Revenue \$ Margin Deductible (\$/ac) \$ Expected Margin (\$/ac) \$ Trigger Margin (\$/ac) \$ Expected Cost (\$/ac) Urea (\$/ac) \$	120% 731.54 636.58	120% \$449.20 \$22.46
Expected Revenue \$ Margin Deductible (\$/ac) \$ Expected Margin (\$/ac) \$ Trigger Margin (\$/ac) \$ Expected Cost (\$/ac) \$ Urea (\$/ac) \$	731.54 36.58	\$449.20 \$22.46
Margin Deductible (\$/ac) \$ Expected Margin (\$/ac) \$ Trigger Margin (\$/ac) \$ Expected Cost (\$/ac) \$ Urea (\$/ac) \$	36.58	\$22.46
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Expected Cost (\$/ac) Urea (\$/ac)	398.51	
Urea (\$/ac)	361.93	\$259.70
	48.32	
DAP (\$/ac) \$	28.74	\$16.12
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Costs Not Subject to Price Change (\$/ac) \$	206.90	\$111.50
Interest Costs (\$/ac)	13.84	\$6.94
Total Cost (\$/ac) \$	333.03	\$167.03
Current Margin (\$/ac) \$3		\$262.24
Current Indemnity/Remaining deductible	46.65	-\$2.54

