

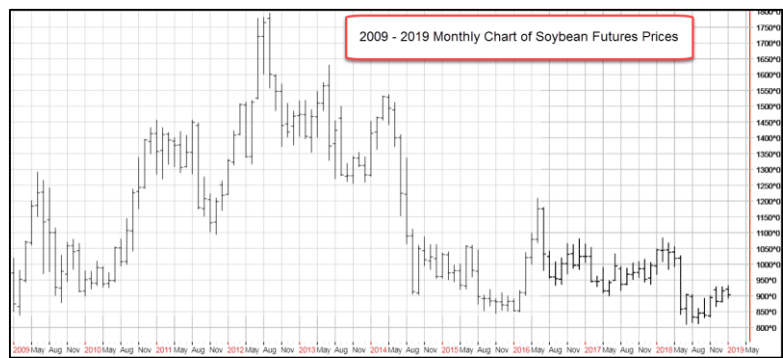
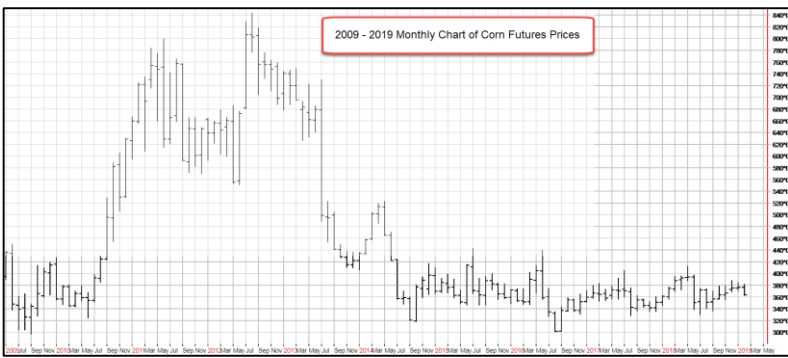
**RPowerD™ - Don't miss a growing season rally to elevate minimum revenue**

**February 28, 2019**

**MTD Feb. average for 2019 Midwest Corn is calculated at \$4.00 vs. \$3.96 Projected and \$3.68 Harvest price in 2018 with 2019 Volatility at 15% vs. 15% last year.**

**MTD Feb. average for 2019 Midwest Soybeans is calculated at \$9.54 vs. \$10.16 Projected and \$8.60 Harvest price in 2018 with 2019 Volatility at 12% vs. 13% last year.**

As producers make their final decisions on their crop insurance for the 2019 growing season it's worth recalling, "It's often darkest before the dawn." In other words, prices this low, for this long, can explode to the upside when least expected. Often times prices are catapulted up by events nobody anticipated. The price to buy RPowerD intervals at the same coverage level as the RP policy is a bargain this year.



Having a consistent strategy of exposing one's self to expanded opportunity for upside has been the best selling revenue based private crop insurance product since it's inception in 2010. Buying the April, May, June, and July RPowerD Alternative Price Discovery Period intervals, and using the highest price from any of the intervals selected has proven to be the most popular strategy every year with the following results.

Corn Apr, May, Jun, Jul Intervals	RP Projected	Harvest Price	Amount Over RP Projected Price	Amount Over Harvest Price	
1998	\$2.69	\$2.84	\$2.19	-\$0.15	\$0.50
1999	\$2.38	\$2.40	\$2.01	-\$0.02	\$0.37
2000	\$2.57	\$2.51	\$2.04	\$0.06	\$0.53
2001	\$2.32	\$2.46	\$2.08	-\$0.14	\$0.24
2002	\$2.45	\$2.32	\$2.52	\$0.13	-\$0.07
2003	\$2.43	\$2.42	\$2.26	\$0.01	\$0.17
2004	\$3.17	\$2.83	\$2.05	\$0.34	\$1.12
2005	\$2.51	\$2.32	\$2.02	\$0.19	\$0.49
2006	\$2.74	\$2.59	\$3.03	\$0.15	-\$0.29
2007	\$3.91	\$4.06	\$3.58	-\$0.15	\$0.33
2008	\$7.30	\$5.40	\$4.13	\$1.90	\$3.17
2009	\$4.42	\$4.04	\$3.72	\$0.38	\$0.70
2010	\$3.91	\$3.98	\$5.46	-\$0.07	-\$1.55
2011	\$6.69	\$6.01	\$6.32	\$0.68	\$0.37
2012	\$7.52	\$5.68	\$7.50	\$1.84	\$0.02
2013	\$5.46	\$5.65	\$4.39	-\$0.19	\$1.07
2014	\$5.03	\$4.62	\$3.49	\$0.41	\$1.54
2015	\$4.20	\$4.15	\$3.83	\$0.05	\$0.37
2016	\$4.19	\$3.86	\$3.49	\$0.33	\$0.70
2017	\$3.95	\$3.96	\$3.49	-\$0.01	\$0.46
2018	\$4.19	\$3.96	\$3.68	\$0.23	\$0.51

Soybean Apr, May, Jun, Jul, Aug Intervals	RP Projected	Harvest Price	Amount Over RP Projected Price	Amount Over Harvest Price	
1998	\$6.18	\$6.64	\$5.46	-\$0.46	\$0.72
1999	\$5.07	\$5.11	\$4.85	-\$0.04	\$0.22
2000	\$5.63	\$5.32	\$4.72	\$0.31	\$0.91
2001	\$5.00	\$4.67	\$4.37	\$0.33	\$0.63
2002	\$5.44	\$4.50	\$5.45	\$0.94	-\$0.01
2003	\$5.65	\$5.26	\$7.32	\$0.39	-\$1.67
2004	\$7.50	\$6.72	\$5.26	\$0.78	\$2.24
2005	\$7.08	\$5.53	\$5.75	\$1.55	\$1.33
2006	\$6.19	\$6.18	\$5.93	\$0.01	\$0.26
2007	\$8.81	\$8.09	\$9.75	\$0.72	-\$0.94
2008	\$14.92	\$13.36	\$9.22	\$1.56	\$5.70
2009	\$10.38	\$8.80	\$9.66	\$1.58	\$0.72
2010	\$10.21	\$9.23	\$11.63	\$0.98	-\$1.42
2011	\$13.71	\$13.49	\$12.14	\$0.22	\$1.57
2012	\$16.65	\$12.55	\$15.39	\$4.10	\$1.26
2013	\$12.97	\$12.87	\$12.87	\$0.10	\$0.10
2014	\$12.32	\$11.36	\$9.65	\$0.96	\$2.67
2015	\$9.92	\$9.73	\$8.91	\$0.19	\$1.01
2016	\$11.21	\$8.85	\$9.75	\$2.36	\$1.46
2017	\$10.09	\$10.19	\$9.75	-\$0.10	\$0.34
2018	\$10.40	\$10.16	\$8.60	\$0.24	\$1.80

% of time Intervals over	67%	86%	\$0.48	\$0.70
% of time over both	57%			

% of time Intervals over	86%	81%	\$0.96	\$1.35
% of time over both	67%			

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