

RPowerD™ - New for 2019 – Better Rates, New Intervals Choices, Upgraded Sales Tools, Government Program Decisions Tools, and Training Resources

January 22, 2019

RPowerD™ can provide shallow loss, low deductible, and banded coverage while also offering additional opportunities to manage the price component of the revenue equation, not available in other products.

The grid to the right shows you how to set up a 85-95% band of coverage quote that will use Projected Price to establish the minimum revenue trigger and liability. RPowerD always uses Enterprise Units.

E.g.: Projected Price of \$4.00 x 180 bu approved yield/acre x 95% coverage = \$684/acre Revenue Trigger.

Projected Price of \$4.00 x 180 bu approved yield/acre x 85% coverage = \$612/acre lower band.

| | | |
|--|-----------------------------------|-----------------|
| | Corn | Soybeans |
| Max Price Mvmt | N/A | N/A |
| Market Price | Opt-out | Opt-out |
| APC | \$0.00 | \$0.00 |
| Liability Adjustment Factor | 100% | 100% |
| Acres | 110% of max planted in last 4 yrs | |
| MPCI Coverage Level | 85% | 85% |
| RPowerD Coverage Level | 95% | 95% |
| Alternative Price Discovery Periods | | |
| No Intervals Selected | | |

So, liability is \$72/acre (\$684 - \$612). The first dollar of payment happens when the harvest yield x harvest price is less than the \$684/acre Revenue Trigger. Max payout is the liability.

It's pretty simple to set up RPowerD coverage that meets the minimum revenue desired by your producer. RPowerD is available from 70-95% in 1% increments so agents and producers have lots of flexibility to create ranges of coverage. Additionally, RPowerD offers three ways to establish the minimum price that will be used to create the Revenue Trigger. These were reviewed in previous RPGs, [here](#).

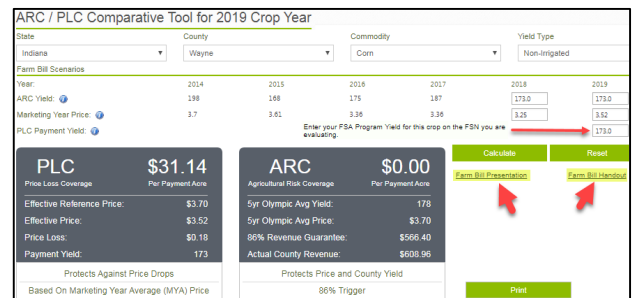
New for 90% and higher coverage Levels are April-June and July-September 90-day interval packages at a value price for those choosing RPowerD coverage levels of 90% and higher.

New Government Program Decision Tools and Info tab in www.AgenteVantage.com.



After you select your state, county, crop, and practice, click the "Calculate" button to display the payment on ARC vs. PLC.

Note that once you click "Calculate" two links appear. One is a slide deck we use at group and individual meetings to explain the details of the Farm Bill and FSA Programs. We'll have much more on this new tool in the next RPG.



Agents can now introduce the main features and benefits of RPowerD by playing the new four minute *Introduction to RPowerD* video for groups or individuals. The Introduction to RPowerD video can be viewed or download under the Training tab on www.AgenteVantage.com as shown in the RPG at this [link](#).

View previous RPowerD newsletters on the [NAU Country website](http://www.NAUCountry.com).



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