CONTRACT PARTS

This contract consists of the following parts:

1. Application
2. Policy
4. Actuarial Table
1. Definitions

Harvest - Combining or threshing the wheat for grain.
NASS yield - The yield calculated by dividing the NASS estimate of the production of wheat in the county by the NASS estimate of the acres of wheat, for each type and practice contained in the Actuarial Table. The Actuarial Table states whether harvested or planted acres of wheat are used to establish the expected county yield and calculate indemnities.

Planted acreage - Land in which the wheat seed has been planted by a machine appropriate for the insured crop and planting method, at the correct depth, into a seedbed that has been properly prepared for the planting method and production practice. Land on which seed is initially spread onto the soil surface by any method and which subsequently is mechanically incorporated into the soil in a timely manner and at the proper depth, will also be considered planted.

2. Crop Insured

The insured crop will be all wheat:
(a) Grown on insurable acreage in the county or counties listed in the accepted application;
(b) Properly planted and reported by the acreage reporting date;
(c) Planted with the intent to be harvested as grain; and
(d) Not planted into an established grass or legume, interplanted with another crop, or planted as a nurse crop, unless seeded at the normal rate and intended for harvest as grain.

3. Payment

(a) A payment will not be made unless your trigger yield is less than the payment yield for the insured crop year.
(b) Payment yields will be determined prior to April 1 following the crop year.
(c) We will issue any payment to you prior to the May 1 immediately following our determination of the payment yield.
(d) The payment is equal to the payment calculation factor multiplied by your policy protection for each insured crop practice and type specified in the Actuarial Table.
(e) The payment will not be revised even though the NASS yield may be subsequently revised.

4. Program Dates

<table>
<thead>
<tr>
<th>STATE AND COUNTY</th>
<th>CANCELLATION AND TERMINATION DATES</th>
<th>CONTRACT CHANGE DATE</th>
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<tbody>
<tr>
<td>All Colorado counties except Alamosa, Conejos, Costilla, Rio Grande, and Saguache; all Montana counties except Daniels, Roosevelt, Sheridan, and Valley Counties; all South Dakota counties except Harding, Perkins, Corson, Walworth, Edmunds, Faulk, Spink, Beadle, Kingsbury, Miner, McCook, Turner, and Yankton Counties and all South Dakota counties north and east thereof; all Wyoming counties except Big Horn, Fremont, Hot Springs, Park, and Washakie Counties; and all other states except Alaska, Arizona, California, Maine, Minnesota, Nevada, New Hampshire, North Dakota, Utah, and Vermont.</td>
<td>September 30</td>
<td>June 30</td>
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<td>Arizona; California; Nevada; and Utah</td>
<td>October 31</td>
<td>June 30</td>
</tr>
<tr>
<td>Alaska; Alamosa, Conejos, Costilla, Rio Grande, and Saguache Counties, Colorado; Maine; Minnesota; Daniels, Roosevelt, Sheridan, and Valley Counties, Montana; New Hampshire; North Dakota; Harding, Perkins, Corson, Walworth, Edmunds, Faulk, Spink, Beadle, Kingsbury, Miner, McCook, Turner, and Yankton Counties, South Dakota, and all South Dakota counties north and east thereof; Vermont; and Big Horn, Fremont, Hot Springs, Park, and Washakie Counties, Wyoming.</td>
<td>March 15</td>
<td>November 30</td>
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