

Availability

Contact your NAU Country Agent for the states and crops available.

Applications and Acreage Reports

Applications must be made by the RPowerD Sales Closing Date (SCD) of April 1. Acreage reports must be signed by the Acreage Reporting Date (ARD) for the corresponding MPCl policy.

Bottom Line!

RPowerD preserves wealth by allowing the establishment of a higher possible net revenue trigger and bushel trigger available to those who buy individual plans of insurance.

RPowerD Summary Features

You may choose the following independently or in combination:

- Choose Revenue Bands above your MPCl Coverage*
- Customize your price discovery
- Use the current futures price as your price trigger**

*Increase your coverage level up to 95% with the SCO and ECO offset.

**RPowerD has a defined price movement limit for each crop. Visit with your NAU Country Marketing Representative or review our RPowerD Fact Sheet for more information.

 **NAU Country**
A QBE Insurance Company
www.naucountry.com



Our commitment to you

We take pride in being a customer-focused organization through our expertise, engagement, and insight. Our commitment to service has never wavered and with our parent company, QBE Insurance Group, we can provide the best financial stability.

For more information about the process described in this brochure, consult your NAU Country Agent or policy provisions today!

Learn more at:

<https://www.naucountry.com/RPowerD>

NAU Country Insurance Company

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This brochure is only an overview of the described product. It does not include all features, exclusions, or limitations.

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 **NAU Country**
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RPowerD®
revenue powerd
Preserving Farm Wealth.



Potential higher prices

RPowerD allows the policyholder to complement the risk coverage of revenue policies through additional crop price discovery methods beyond those offered under the MPCI plans of insurance. It also allows the policyholder to take additional action by customizing the price discovery for crop prices to better match their own marketing and risk management needs. RPowerD is available as early as April the year prior to the crop being planted, through the RPowerD policy SCD of April 1, the year the crop is planted.

To customize the price discoveries for current month intervals:**

- Select a first half month interval by the tenth day.
- Select a last half month interval by the twenty-fifth day.
- Select a full month interval by the twenty-fifth day.

Producers who have already purchased a RPowerD Policy can buy up their Price trigger**, Revenue trigger, and/or add alternative price discovery periods on their existing policy any time prior to the RPowerD Sales Closing Date.

Unleash pricing power with RPowerD

RPowerD offers any or all the following benefits:

- Increase your supplemental revenue (price x yield) coverage up to 95% with the Supplemental Coverage Option (SCO) / Enhanced Coverage Option (ECO) offset dependent on your MPCI coverage and endorsements.
- Elect SCO/ECO offset to eliminate overlapping coverage with area-based MPCI endorsements on your individual based RPowerD coverage.

Customize your coverage

- Capture a current market price** or use the projected price.
- Elect one or multiple pricing intervals in full or ½ month increments.
- Protect yourself from fluctuating commodity prices.
- Elect 50% to 85% RPowerD coverage with or without the SCO offset.
- Opt out of double coverage on contracted grain utilizing the liability adjustment feature of the policy.
- Flexibility of coverage by practice.

Key advantages

The RPowerD sales season spans the entire crop year including months prior to planting. Earlier purchase provides an opportunity to expand your price discovery and customize your coverage levels. Past history shows that higher minimum revenues can be realized with more intervals in your price discovery.

RPowerD helps create a minimum revenue through expanded coverage options including, increasing your coverage level or expanding your price discovery. Advantages over exclusively using CME brokerage strategies include:

- No margin calls.
- Minimum revenue guarantee will automatically reset higher if price discovery intervals exceed the MPCI base price.
- Cashflow friendly with premiums being due in the fall of the production year.

Purchase individual coverage corresponding to your SCO/ECO coverage elections, which provides an individual band of coverage in the event of a loss that is not county-based.

RPowerD gives you the opportunity to add valuable coverage when you need it.