REQUIRED PRODUCER INFORMATION

In order to qualify for Whole Farm Revenue Protection, the producer must provide Five consecutive years of Schedule F forms (or other farm tax forms; in this case it must be possible to create a Substitute Schedule F form). The entire five years of tax forms may not be required for Beginning or Veteran Farmer or Ranches (BFR/VFR), tax-exempt entities, or producers who were physically unable to farm for a year.

The producer may also be required to provide additional supporting information, including other signed tax forms, to demonstrate that the farm tax forms are accurate and have been filed correctly.

WANT TO KNOW MORE?

For more information, please contact ARMtech Insurance Services at **800.335.0120** or visit us on the web at **www.armt.com**.

www.armt.com

CORPORATE HEADQUARTERS
ARMtech Insurance Services
7101 82nd Street
Lubbock, TX 79424
Phone (800) 335-0120
Fax (806) 473-0334
armtech@armt.com

REGIONAL OFFICES

Iowa
7725 Douglas Avenue
Des Moines, IA 50322
Phone (800) 536-6565
Fax (866) 578-0425

Minnesota
1510 29th Ave S
Moorhead, MN 56560
Phone (866) 309-5818
Fax (800) 780-2210

Mississippi
695 Shamrock Drive, Suite A
Batesville, MS 38606
Phone (866) 578-0420
Fax (866) 578-0421

10_19

WFRP

WHOLE FARM REVENUE PROTECTION

ARMtech
INSURANCE SERVICES
Ag Risk Management Technologies

WHAT IS WFRP?

Whole Farm Revenue Protection (WFRP) allows producers to cover their entire farming operation with a single insurance product, meaning they no longer need to take out separate policies for each individual commodity.

WFRP protects against the loss of revenue a producer earns or expects to earn from commodities produced during the insurance period and commodities bought for resale during the insurance period. All commodities on the farm are covered except timber, forest, forest products, and animals for sport, show, or pets.

WFRP may be purchased either as a stand-alone policy or bundled with other buy-up level MPCI policies.

HOW IS INSURED REVENUE CALCULATED?

The policyholder may choose a coverage level between 50% and 85%, in 5% increments.

The policyholder's farm must produce at least three separate commodities, as defined by the policy, before a coverage level of 80% or 85% may be chosen.

The total amount of insurance coverage provided by the WFRP policy, called the farm's **insured revenue**, will be equal to the chosen coverage level multiplied by the farm's approved revenue.

WHEN IS AN INDEMNITY PAID?

A farm's **approved revenue** will be determined by ARMtech using the policyholder's Whole Farm History Report, Farm Operation Report, and information regarding the growth of the farm. A farm's approved revenue may never exceed the value listed in the table below.

Coverage Level	Commodity Count (Minimum Required)	Maximum Farm Approved Revenue
85	3	$10,000,000
80	3	$10,625,000
75	1	$11,333,333
70	1	$12,142,857
65	1	$13,067,923
60	1	$14,166,167
55	1	$15,454,545
50	1	$17,000,000

The approved revenue is converted to the **revenue-to-count** by excluding inventory from sold commodities produced in previous years; including the value of commodities produced that have not yet been harvested or sold; and applying any other adjustments required by the policy, such as those from uninsured causes of loss.

A loss occurs under this policy when the WFRP **revenue-to-count** for the insured year falls below the farm's **insured revenue**.

IS WFRP RIGHT FOR ME?

Whole Farm Revenue Protection is intended for producers with no more than $8.5 million dollars of insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

To be eligible for WFRP, a producer must meet the following requirements:

- Be eligible to receive Federal benefits;
- Be a U.S. citizen or resident;
- File either a Schedule F tax form or other farm tax form that can be converted to a Substitute Schedule F for the previous five consecutive years;
- Have no more than $8.5 million in insured revenue, which is the farm revenue allowed to be insured under the policy multiplied by the coverage level you select;
- Have no more than $2 million expected revenue from animals and animal products, and have no more than $2 million expected revenue from greenhouse and nursery products;
- Have no more than 50% of total revenue from commodities purchased for resale;
- Meet the diversification requirements of the policy by having two or more commodities if a commodity you are raising has revenue protection or actual revenue history insurance available, or if there are potatoes on the farm.

WFRP is available in all counties in all 50 states.

ARMtech INSURANCE SERVICES
Ag Risk Management Technologies