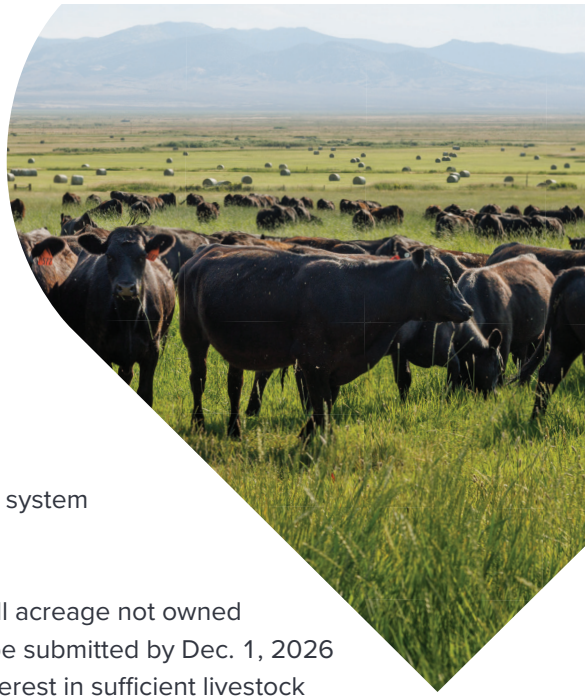
PASTURE, RANGELAND, FORAGE (PRF)



PROTECT YOUR OPERATION FROM BELOW NORMAL PRECIPITATION

ABOUT PASTURE, RANGELAND, FORAGE – RAINFALL INDEX (PRF-RI)

- Area based plan, operating on approximately a 17 x 17 mile numbered grid system
  - 0.25 Degree Longitude by 0.25 Degree Latitude
- Available in 48 contiguous states and Hawaii
- PRF is eligible on both owned and leased acreage. A lease is required for all acreage not owned by the policyholder. All lease agreements or lease certification forms must be submitted by Dec. 1, 2026
- **New for 2027:** Producers insuring grazing acres must have an insurable interest in sufficient livestock equal to at least 25% of the average stocking rate for the insured acreage. Must maintain stocking-rate records for three years after the insurance cover expires
- **Also new for 2027:** Upgraded rainfall data source with NOAA's National Centers for Environmental Information (NCEI) leading to greater transparency for producers

HOW IT WORKS

- Coverage is based on below normal precipitation in selected grids
- Losses are paid when the final grid index falls below the selected coverage level
- You choose:
  - **Coverage Level:** 70% to 90%, in 5% increments
  - **Productivity Factor:** 60% to 150%, in 1% increments
  - **Index Intervals:** You choose at least two 2-month periods where precipitation is important to your business

RAINFALL INDEX INTERVAL PERIODS

- Crop year begins January 1 and ends December 31
- PRF has 11 flexible, two-month periods that cannot overlap
- Minimum of two intervals (four months total) per crop year must be insured under the PRF program
- **New for 2027:** The percentage of value allocated to the January-February interval is limited to 25%

POLICY HIGHLIGHTS

- PRF coverage/pricing designed to account for replacement/supplemental feed costs associated with lack of precipitation
- Irrigated hay practice available in some states. Designed to cover above normal irrigated expenses when there are precipitation shortfalls
- No loss adjustment needed and no production requirements
- Subsidy rates: from 51% to 59% depending on coverage

PREPARE EARLY:

1. Review grazing eligibility
2. Gather lease documentation
3. Check interval allocations
4. Meet with your crop insurance consultant

SALES CLOSING AND ACREAGE REPORTING DATE: DECEMBER 1

American AgCredit

Now is the time to protect your operation with PRF insurance

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