

Agribusiness Update

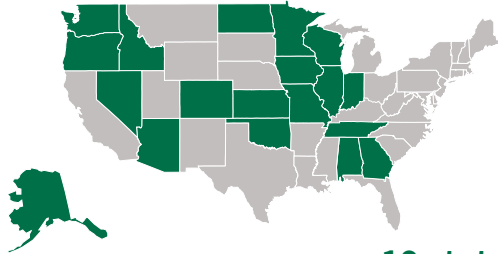
Spring 2026



Impact Snapshot

Founded by farmers 100 years ago, COUNTRY Financial® has remained true to our promise of protecting and supporting clients and communities. Here's a snapshot of our impact from June 2024 through June 2025.

COUNTRY helped **1.5 million people**



in communities across **19 states**

More than **3,000** employees and **1,800** reps helped enrich lives in communities we serve

Our products helped people protect and plan for their lives.



#1 farm insurer & **#4** crop insurer in Illinois

We invested over

\$1,600,000.00

to support **nonprofits** across the country, **first responders, teachers** and groups supporting quality of life initiatives to ensure our communities remain strong and resilient.

We paid life insurance claims to more than **7,000 families** to help them honor the legacy of a family member.

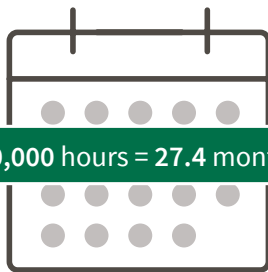


In Illinois, we provided financial support of more than **\$50 million** to the Illinois Farm Bureau and county Farm Bureaus, much of which found its way back to local, rural communities.



Employees put action to our Vision of *enriching lives* by contributing over **20,000** volunteer hours

20,000 hours = 27.4 months



We returned

\$2.6 billion in claims paid to clients impacted by life events

Our COUNTRY Financial DriverIQ technology improved safe driving habits for **62,000 clients**, and reduced unsafe driving behaviors like distracted driving, speeding and hard braking by **40%**, **27%**, and **15%** respectively.



Protect your coverage and premium

Farm owners insurance helps protect you from the unexpected, and part of making sure you are protected is reviewing your coverage annually. Equipment values can fluctuate from year to year, and with tighter margins, every dollar counts. It's critical to make sure your farm is fully protected—before a claim exposes gaps in your coverage.

That's why it's important to schedule a Client Annual Review (CAR) to ensure your coverage meets your needs. During a CAR, your COUNTRY Financial Farm Certified Rep can help make sure you are protected by discussing additional coverages such as:

- **Liability and Medical:** Stay protected against injury to others' health and property, especially important if you travel with equipment or custom farm.
- **Workers Compensation:** Frequent changes to employment laws and regulations mean you need to assess employees and ensure you are protected against workplace accidents.
- **Farm Umbrella:** Get a little more protection for not a lot of extra money by adding an additional layer of liability for the unexpected.
- **Home and Farm Property:** Equipment inventories and building values change over time. Make sure you're covered by keeping your information up to date.

Your rep should be contacting you to talk over any changes to your farm and help you decide if insurance coverage updates are needed. If you use another insurance company, we can review your current coverage and see if making a switch to COUNTRY Financial can help you protect and save more.

Unity Crop Hail: A smarter way to manage coverage

Looking for an easier, more efficient way to set up your hail policy? Look no further than Unity Crop Hail. Unity Crop Hail is a feature that allows the acres you report to your federal policy to transfer to your hail policy—no need to report acres twice and no need to make corrections when planting plans have changed.

Complete the application when setting up your federal coverage and report your acres once planting is complete. Unity Crop Hail makes for less time and paperwork and is an easy way to make sure everything matches between your federal and COUNTRY Financial GrainGuard policies.

Spring 2026 claim dates: Prevent Plant and Late Planting dates and deadlines

As we head into spring, we are hopeful for a brisk, worry-free planting season. Realistically we know there will be delays, fields replanted, and possibly some prevent plant. With this in mind, the following details will help to ensure you are ready for whatever spring gives you!

Visit COUNTRYCrop.com for comprehensive plant date maps and other important information to help you manage your farm.

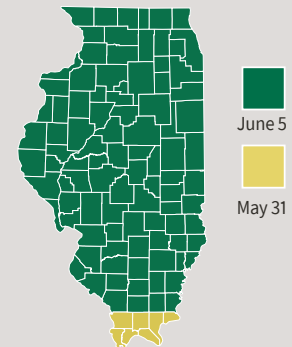
— Prevent Plant

The final plant date must pass to file a claim and be considered for prevent planting payments. And conditions must be general to the area to be considered for prevent plant.

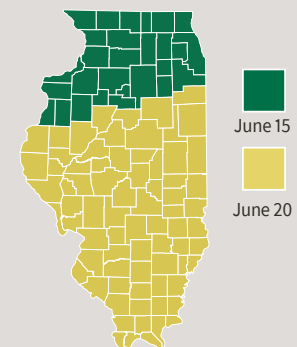
— Late Planting

Even though the final plant date has passed, you still can plant and receive federal coverage up until the end of the late planting period. However, your coverage guarantee is reduced for each day late you plant. The length of the late planting period varies by crop and county.

Final Plant Date for Corn



Final Plant Date for Soybeans



All Replant Claims require a Notice of Loss before replanting! Do Not replant any acres without submitting a claim and receiving approval from your adjuster. **If you replant without approval, you forfeit your payment.**



Download our mobile app to submit and track a claim, view your policy information, and more.

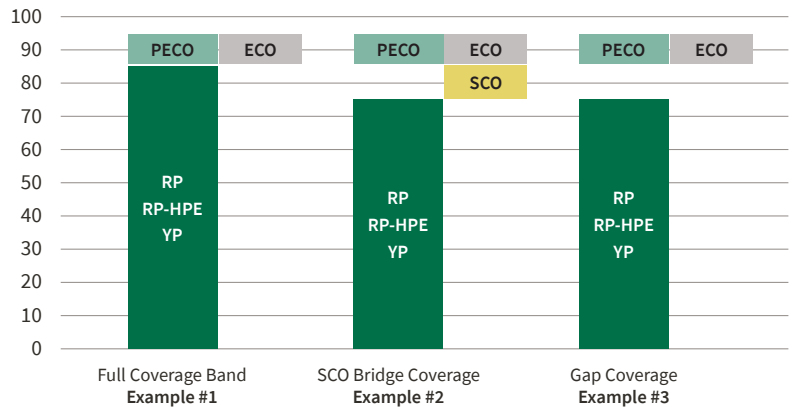
New product: Personal ECO

New for 2026, COUNTRY Financial now offers a product to help provide more protection to your bottom line. Personal ECO (PECO) is designed to give you higher individual coverage options for corn and soybeans.

Here are some ways PECO offers flexibility to customize your coverage:

- Maximize your coverage by pairing PECO with your 85% MPCl policy for full 95% coverage (Example #1).
- Bridge your policy by combining PECO with SCO if you carry 80% coverage or below. (Example #2)
- Gap your coverage with your MPCl combining a shallow and deep loss strategy. (Example #3)
- Alter your liability amount to account for pre-sold bushels or your specific financial obligations to help reduce your premium.

PECO allows you to cover what you need, rather than dictating how you will use the product to cover your farm. Talk to your COUNTRY Crop Certified Rep for details on PECO, to receive a quote and learn how it might benefit your farm.



On farm stored grain coverage

Current grain prices may have you storing grain longer than usual, and whether you are looking for a price rebound or already sold into a deferred month, you may have larger grain inventories heading into summer. One of the features of a COUNTRY GrainGuard hail policy is automatic stored grain coverage. Those bushels in your bin carry protection against fire, theft and other perils equal to your standing crop coverage free of charge.

However, having grain in storage and also growing crops may leave you a little thin in your crop hail coverages. The solution is to add additional stored grain protection. We offer additional increments of stored grain coverage at affordable rates. Talk to your COUNTRY Financial Crop Certified Rep to discuss available options. While talking to your rep, make sure to ask about the coverage that comes with your COUNTRY farm owners' policy as well. In some instances, you may find you have the additional stored grain coverage already included.

Wind and Extra Harvest Coverage: What you need to know

As you think back to how wind may have impacted your corn in 2025, consider Wind and Extra Harvest Expense (EHE) coverage this year.

Both the Wind Endorsement and EHE cover damage from any wind event greater than 30 mph causing corn to go down.

Wind Endorsement

- Applies to ears that cannot be recovered
- Available with 0%, 5% and 10% damage deductibles
- Coverage options available from emergence through October 31 or December 10

Extra Harvest Expense (EHE)

- Applies to ears that can be recovered
- 4%, 8% and 12% payment options available
- Coverage options to protect corn from V7 through October 31 or December 10

Neither Wind nor EHE will cover insect, disease or chemical damage.

It is critical once damage is discovered to notify your agent and await adjuster instructions before harvesting. If an adjuster does not give the go ahead to harvest, the claim will be denied.

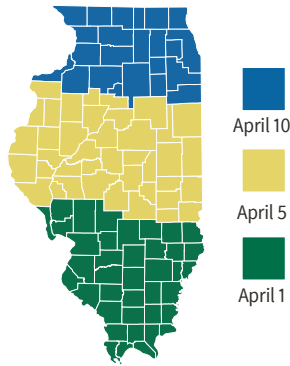
Your COUNTRY Financial Crop Certified Rep can walk you through your options and discuss how each feature can benefit your farm.

Cover your crops with Replant Extra

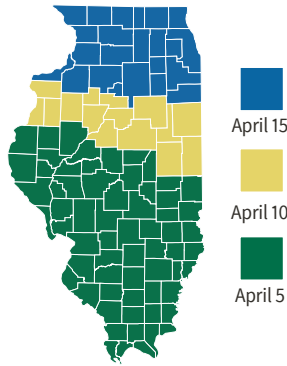
New in 2026 and joining our roster of replant options to supplement your hail policy and work alongside your MPCl coverage is Replant Extra. Replant Extra provides the same replant coverage as our current options, with the enhancement of three weeks of early replant coverage for soybeans and one week for corn.

If field conditions are right and you want to plant early, consider Replant Extra. You'll have peace of mind knowing we've got you covered if the weather gets tough after you plant. If you aren't planting early or you want replant coverage for crops beyond corn and soybeans, consider our other replant options. Whatever your need, we've got the right coverage to protect your seed investment once it goes into the ground.

Initial Plant Dates for Corn



Initial Plant Dates for Soybeans



The initial plant date is when your MPCl policy provides replant coverage. COUNTRY Financial provides replant options for planting before the MPCl date.

Crop Insurance Program Improvements for 2026

As you prepare to make decisions for your 2026 crop coverage, here are some important changes to keep in mind.

Expanded premium support for ECO and SCO: For 2026, if you elect ECO or SCO coverage, the federal government will provide 80% of the premium payment. Along with the premium support, the SCO eligibility restriction has been removed—you can now elect SCO whether you choose PLC or ARC.

MPCl premium subsidy increased: Increases to the MPCl premium subsidy have been made for individual plans, such as Revenue Protection and Yield Protection policies.

Beginning Farmer Rancher (BFR) benefits increased: BFR-eligible producers may receive up to ten years of benefits along with increased premium support.

Whole Farm Revenue Protection (WFRP) premium subsidies increased: WFRP policies will benefit from increased premium subsidies and an increase in coverage levels to 90%.



Visit [COUNTRYCrop.com](https://www.countrycrop.com) for comprehensive plant date maps, claim details, coverage and other important information to help you manage your farm.

Important 2026 dates: Illinois*

Date	What you need to know
Feb. 1-28	Base prices calculated using Chicago Board of Trade (CBOT) futures
Feb. 15	Production reporting deadline for area plans of insurance
Mar. 15	Sales closing deadline for MPCl and Unity Crop Hail for spring seeded crops
Mar. 15	Sales closing deadline for Supplemental Replant endorsement
Mar. 15	Sales closing deadline for Enhanced Coverage Option (ECO) and Personal ECO
Apr. 29	Production reporting deadline for individual plans of insurance (RP, RP-HPE, YP)
Jun. 1	Sales closing deadline for Wind, Green Snap and Extra Harvest Expense endorsements
Jul. 1	Crop Hail carryover coverage ends
Jul. 15	Acreage reporting deadline for Spring Federal crop policies

*For dates in the states of Indiana, Iowa, Missouri, Minnesota, and Wisconsin, please contact your COUNTRY Financial representative or Crop Specialist.

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Visit our website at [COUNTRYCrop.com](https://www.countrycrop.com)