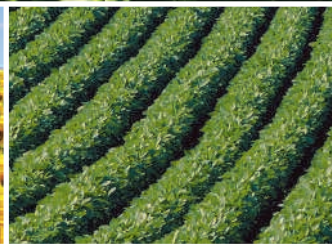
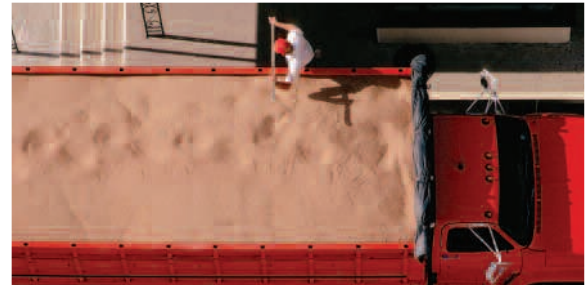


YIELD PROTECTION PLAN



2011



Crop insurance helps make America's farmers and ranchers world leaders in agriculture, allowing producers to stay competitive and be more innovative. It also helps them sleep better at night knowing that should the unexpected happen, they will have the financial security to stay in business and go on to plant the next season.

YIELD PROTECTION PLAN

Beginning with the 2011 crop year, the Yield Protection Plan provides protection against a production loss due to unavoidable, naturally-occurring events. Yield Protection is available only for crops for which Revenue Protection is available.

The Yield Protection Plan fall under the new Common Crop Insurance Policy, also known as the COMBO rule. Combining the best elements of CRC, IP, IIP, RA and APH, COMBO allows for protection for either the price (Revenue Protection Plans) or the yield (Yield Protection Plan) of the covered crop. For the 2011 crop year, the crops eligible for COMBO coverage include:

- Barley
- Canola/Rapeseed
- Corn
- Cotton
- Grain Sorghum
- Malting Barley
- Rice
- Soybeans
- Sunflowers
- Wheat



ENROLLING

A new **policyholder** seeking yield protection must select the Yield Protection Plan for the crops listed above on their application for insurance. A new application is not required for carry-over policyholders.

Carry-over policyholders who insured their crops under an APH plan of insurance in 2010 **will automatically be converted** to the Yield Protection plan. However, if a carry-over policyholder wishes to change or cancel the coverage that is automatically provided, the change must be made by the sales closing date or the policy must be canceled by the cancellation date.

ESTABLISHING PRICES

The **Yield Protection Plan** will use regional exchanges to derive the projected price used to establish the insurance guarantee and premium for the crop. The price discovery period, release dates, board of trade's utilized, and additional pricing information will be contained in the Commodity Exchange Price Provisions (CEPP), which can be found on the RMA Web site.

ABOUT PROAG

Headquarters: Amarillo, Texas

Founded: In 1929 by the Latham Family

Purchased: In 2009 by CUNA Mutual Group

Employees: More than 500 professionals possessing outstanding talent and experience in the field of agricultural risk management.

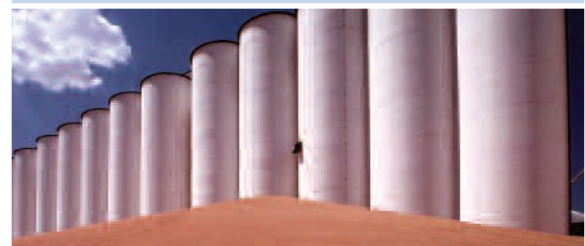
Contractors: ProAg engages over 550 of the best independent full-time and contract adjusters across the nation in reviewing claims in a fair and consistent manner.

Senior Management Team: The ProAg Senior Management Team is led by Mike Connealy, President and CEO, and Kendall Jones, Chief Operating Officer.

About CMG: CUNA Mutual Group is a leading provider of financial services to credit unions, their members and valued customers worldwide. With more than 70 years of commitment to credit unions, CMG's vision is unwavering: to be a trusted business partner who delivers service excellence and customer-focused, best-in-class products. To learn more visit www.cunamutual.com.

Career Opportunities: Visit our Web site www.ProAg.com/careers to explore employment opportunities with one of the nation's premier crop insurance companies.

www.ProAg.com

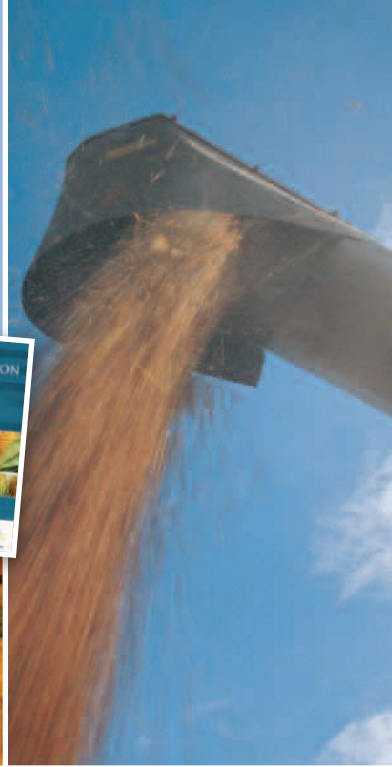


YIELD GUARANTEES

The yield protection guarantee will be determined by multiplying the production guarantee by the projected price. The projected price is also used to determine the premium, any replant payment or prevented planting payment, and to value the production to count. The harvest price is not used for yield protection.

REVENUE PROTECTION PLANS

The COMBO rule allows for Revenue Protection Plans and a Yield Protection Plan. For more information on Revenue Protection Plans, please contact your local ProAg agent to review the Revenue Protection Plans brochure.



Serving the
American Farmer for Over
80 Years



2011 COMMON CROP INSURANCE POLICY CONVERSION CHART

2010 POLICY	2011 CROP YEAR POLICY CONVERSION
Crop Revenue Coverage (CRC)	→ Revenue Protection
Revenue Assurance (RA) with Fall Harvest Price Option	→ Revenue Protection
Revenue Assurance (RA) without Fall Harvest Price Option	→ Revenue Protection with Harvest Price Exclusion
Actual Production History (APH) (CAT Endorsement)	→ Yield Protection
Income Protection (IP) / Indexed Income Protection (IIP)	→ Revenue Protection with Harvest Price Exclusion
CAT Income Protection (IP) / Indexed Income Protection (IIP)	→ Revenue Protection with Harvest Price Exclusion (50/100)

WHICH INSURANCE PLAN IS RIGHT FOR YOU?

Crop insurance is available in a variety of forms and not all plans of insurance are available everywhere or for every crop. Contact your professional ProAg crop insurance agent for assistance in comparing the risk management options available to you and your unique operation.



www.ProAg.com

ProAg is among the fastest growing crop insurance companies in the industry. We strive to serve our clients' best interests by remaining singularly focused on our specialized line of business – crop insurance. While our nation weathers economic storms, ProAg, as a wholly owned subsidiary of CUNA Mutual Group, is positioned as a financially strong and well-capitalized insurer. With more than 80 years of service to our agents & insureds, we stand committed to continuing the principles that ProAg was founded on: **Integrity, Loyalty and Customer Service.**

Connect with us at www.ProAg.com.



THE PAST, PRESENT AND FUTURE OF AGRICULTURAL RISK MANAGEMENTSM



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The information in this brochure is a general overview of the program. Please consult your local ProAg agent to confirm availability in your region.

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