

BENEFITS OF LRP

FLEXIBLE CONTRACT SIZE

Offered on a per head basis

Coverage available on unborn calves Premium due after coverage ends

PRICE PROTECTION TOOL

Guards against decline in market price

Protect your bottom line

No slides or basis

OTHER ADVANTAGES

Preferable to a put option to cover a loan

No brokerage accounts

Lender may take security interest

What happens if I decide not to sell cattle I've purchased LRP coverage on?

There is no obligation to sell cattle on which you have purchased LRP coverage. You may choose to retain ownership and still be eligible for the indemnity should the Actual End Value fall below your Coverage Price.

Are there requirements regarding the timing of sale for cattle covered by LRP?

You may market cattle covered by LRP at any time, provided the transfer of ownership does not occur more than 60 days prior to the LRP Contract End Date. Livestock transferred more than 60 days prior to the Contract End Date would not be eligible for an indemnity.

What if an animal covered under LRP dies before the Contract End Date?

If cattle perish and your AgRisk Advisor is notified within 72 hours of you learning of the death, the coverage remains in effect and the producer is eligible for indemnities due to price loss, even on those animals which perished.

Am I able to place LRP-Feeder Cattle coverage before calves are born?

Yes! Calves can now be covered before hooves hit the ground. Purchasing a Specific Coverage Endorsement for unborn calves requires that they are born prior to the Contract End Date, and are expected to weigh less than 600 lbs. at Contract End Date. Producers should keep breeding records or other documents which can verify ownership of calves in utero.



LRP EXAMPLE

550 LB TARGET WEIGHT

\$134.11/CWT

\$30.78/CWT

APRIL

PAYMENT TO THE PRODUCER:

\$164.89-\$134.11=\$30.78/CWT

OCTOBER (END DATE)

6130 Greenwood Plaza Blvd. Ste. 110 **Greenwood Village, CO** 80111



Risk Management Providers: LRP Decision Matrix

Carried Marie Land	Typical Salesman	Typical Crop Agent	AGRISK ADVISORS®
24/7 Service			✓
Industry Involvement			✓
LRP Online Portal			✓
15+ Years' Experience		1/5/	V
LRP Daily Updates		The state of the	
Gridflex Comparisons			AJA VOE E

At AgRisk Advisors, we have been hard at work for cattlemen and cattlewomen since 2007.

Learn why our producers trust AgRisk Advisors as their risk management professionals at:

AgRiskAdvisors.com/Testimonials

Our exclusive daily updates are delivered via email and can even be configured to alert you only when offers provide a guarantee higher than your stated cost of gain.

Because LRP prices change so quickly, the best first step is calling an AgRisk Advisor to become familiar with LRP's function. Once armed with the knowledge, you have the tools you need!

Don't get stuck with an agent - hire an AgRisk Advisor!



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AgRisk Advisors strives to honor God and enrich the lives of everyone they encounter by helping the American rancher and farmer manage risk.



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