

## ADVANCE PAYMENTS PROGRAM (APP) ADVANCE WORKSHEET FOR CROPS IN-PRODUCTION

### 2.0 APPLICATION: ADVANCE INFO & TERMS AND CONDITIONS - IN-PRODUCTION PRODUCTS (FIRST INSTALLMENT)

<b>Producer Name:</b>	<b>APP ID:</b>
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#### INSTRUCTIONS

**Use this application for Advances on Agricultural Products that are *In Production other than Livestock using AgriInsurance, AgriStability, Assurance stabilisation des revenus agricoles (ASRA), and/or Global Ag Risk Solutions as security.***

#### General

- ✓ Use the Advance Rate(s) provided by the Administrator.
- ✓ The Producer must not have more than **one million dollars (\$1,000,000)** outstanding in Advances, including as a result of the overlap between Program Years and amounts issued to Related Producers..
- ✓ The interest-free Advances are limited to the first **two hundred fifty thousand dollars (\$250,000)** per Program Year and will be limited by other interest-free amounts issued to the Producer and/or other Related Producers. For canola advances, that amount is **five hundred thousand dollars (\$500,000)**.
- ✓ Advance amounts issued above the applicable interest-free limit in a Program Year shall be interest-bearing.

#### Advances in Installments

- ✓ If the advance is required to be given in two or more installments, use this application for the **first installment**.
- ✓ The Producer must submit their Seeded Acreage Report(s) (or any document providing the information on anticipated final production) accompanied by a completed **2<sup>nd</sup> instalment form** (Section 2.9 to 2.16 of the Application) to the Administrator prior to **July 31, 2025**, so as to not be considered in default.
- ✓ If the Production Insurance (PI) Agency does not provide a Seeded Acreage Report(s) for the Agricultural Product(s) on which the Producer is requesting an Advance and if the Administrator has the provision in the Advance Guarantee Agreement to issue the Advance in **one instalment**, Sections 2.1 through 2.8 of the Application, as appropriate based on the type of security, can be completed for the entire Advance.
- ✓ For Storable Agricultural Products, once the Agricultural Product(s) is in storage, the Producer must complete the **Post-Production Report form** below (Sections 2.17 to 2.19) and return it to the Administrator by **December 31, 2025**.

#### Security

- ✓ The producer must grant a continuing security interest in the Agricultural Product(s) used to obtain the Advance, and in any Agricultural Product(s) produced in a subsequent Production Period by the Producer and all proceeds of such, to the Administrator to secure the APP Advance.
- ✓ If, to secure the Advance, the Producer chooses to use:
  - only Production Insurance (PI), only Sections 2.1, 2.2, 2.3 and 2.8 of this Application need to be completed; or
  - only AgriStability, only Sections 2.1, 2.2, 2.4 and 2.8 of this Application need to be completed; or
  - only Global Ag Risk Solutions, only Sections 2.1, 2.2, 2.7 and 2.8 of this Application need to be completed.
- ✓ If the Producer chooses to use more than one program to secure an Advance, Sections 2.1 and 2.2 and the Sections that pertain to the relevant programs (2.3 to 2.4, 2.5), as well as Sections 2.7 and 2.8 of the Application need to be completed.
- ✓ The Producer must first use their PI (multi-peril coverage is required under APP) coverage to guarantee an Advance before using their AgriStability coverage or coverage from another program.
- ✓ Concerning PI, under Section 2.3, the Producer must indicate the insured value for each Agricultural Product or for the basket of products insured. This value compared with the calculation of the Advance based on the anticipated production, will determine the Maximum Eligible Advance amount.

#### Default

Failure to comply with this Repayment Agreement, including, but not limited to the full repayment by the end of the applicable Production Period, will result in the account being declared in default.

The full impact of a default is detailed in section 6.0 Default and subsection 4.4 Interest Rate of the Repayment Agreement and is summarized below:

- ✓ The interest-free benefit is lost;
- ✓ Default interest is charged at the Prime Rate plus one percent (Prime +1%) on the amount of the outstanding balance from the date the Advance was issued to the date the Producer was declared in default;
- ✓ Default interest is charged at the Prime Rate plus two percent (Prime +2%) on the amount of the outstanding Producer's liability from the date of default until the Advance, interest and all costs of collection are repaid in full;
- ✓ A one time Default Management Fee of three per cent (3.00%) to a maximum of six thousand dollars (\$6,000.00) on the defaulted advance is charged within forty-five (45) days of default; and Defaulted producers could face an ineligibility period. Refer to subsection 9.5 of the Repayment Agreement for details.

## ADVANCE PAYMENTS PROGRAM (APP) ADVANCE WORKSHEET FOR CROPS IN-PRODUCTION

### CALCULATION OF MAXIMUM - AGRINSURANCE

2.1 AGRICULTURAL PRODUCT INFORMATION		2.2 ELIGIBLE ADVANCE BASED ON ANTICIPATED PRODUCTION			2.3 ELIGIBLE ADVANCE BASED ON PRODUCTION INSURANCE		
Agricultural Product	Advance Rate per Unit (a)	Anticipated Production		Advance based on the Anticipated Production per Product (a x b) (A)	PI Contract No.	(C)  Maximum Eligible Advance per Product (lesser of A or B)	
		Quantity (b)	Unit of Measure				
					Insured Value		
<b>PI Coverage per Product (single coverage including only one product)</b>							
	\$			\$	\$	\$	
	\$			\$	\$	\$	
	\$			\$	\$	\$	
	\$			\$	\$	\$	
	\$			\$	\$	\$	
	\$			\$	\$	\$	
	\$			\$	\$	\$	
<b>Sub-total</b>				A1	\$	B1	\$
						C1	Total of (C) for all Products
							\$
<b>Maximum Eligible Advance through PI (total of C1)</b>						D	\$

### 2.4 CALCULATION OF MAXIMUM - AGRISTABILITY

Instructions	AgriStability ID:
<p>✓ If the AgriStability Administrator has provided the Producer's:</p> <ul style="list-style-type: none"> <li>Final Reference Margin with Allowable Expenses go to Section 2.4.1, then to Section 2.4.3 of the Application; or</li> <li>Only the Enrolment Notice go to Section 2.4.2 to calculate the Reference Margin and Allowable Expenses, then to Section 2.4.3 of the Application. <ul style="list-style-type: none"> <li>For Olympic Average calculations, remove the highest and lowest Program Year Margins prior to averaging the Program Year Margins for the remaining three years. Remove the Allowable Expenses for the corresponding highest and lowest Program Year Margin years and average the Allowable Expenses for the remaining three years.</li> <li>If the Producer does not have five years of Program Year Margins and Allowable Expenses, calculate the averages based on the information for the years provided.</li> </ul> </li> <li>Where the Producer ends up with a negative AgriStability Reference Margin, go to Section 2.4.4. <ul style="list-style-type: none"> <li>If the Producer has received any Interim Payments or Targeted Advance Payments for the AgriStability Program Year or anticipated ASRA payments, they must be deducted from the coverage available under the program in Section 2.4.5.</li> </ul> </li> </ul>	

#### 2.4.1 Producer's Reference Margin — if Provided by the AgriStability Administrator

<b>AgriStability Reference Margin (if not known enter \$0.00)</b>	<b>E</b>	\$
<b>AgriStability Allowable Expenses</b>	<b>F</b>	\$

#### 2.4.2 Calculations when estimating AgriStability Coverage from the Producer's Enrolment Notice

AgriStability Reference Margin and Allowable Expenses Calculation	Calculate using the Olympic Average (exclude the High and Low PYM and corresponding AE years)			Average (\$)	
<b>Program Year Margin (PYM)</b>	\$	\$	\$	<b>E</b>	\$
<b>Allowable Expenses (AE)</b>	\$	\$	\$	<b>F</b>	\$

## ADVANCE PAYMENTS PROGRAM (APP) ADVANCE WORKSHEET FOR CROPS IN-PRODUCTION

### 2.4.3 Use this calculation if the Reference Margin (E) is Positive (greater than 0)

Estimate AgriStability Positive Margin Coverage	E x 56%	G	\$
Estimate AgriStability Negative Margin Coverage	F x 80%	H	\$
Estimated Total AgriStability Coverage	G + H	I	\$
AgriStability Coverage Limit	( <u>greater</u> of E or I)	J	\$

### 2.4.4 Use this calculation if the Reference Margin (E) is Negative (less than 0)

Calculated AgriStability Negative Margin Coverage	E + F	K	\$
AgriStability Coverage Limit Used to Calculate the APP Advance	K x 80%	J	\$

### 2.4.5 Reference Margin Adjustments

AgriStability Interim Payments or Targeted Advance Payments Received To-Date (if none enter \$0.00)	L	\$
Anticipated ASRA Payments During the Program Year (Quebec Only) (if none enter \$0.00)	M	\$
Maximum AgriStability Security Available to Secure an APP Advance J – L – M	N	\$
Maximum Eligible APP Advance ( <u>lesser</u> of A or N)	P	\$

### 2.5 CALCULATION OF MAXIMUM – USING 2 PROGRAMS TO SECURE THE ADVANCE

Maximum security available through PI and AgriStability (B+P)	U	\$
Maximum security available through PI and ASRA – Québec only (B+T)	V	\$
Maximum security available through AgriStability and ASRA – Québec only (P+T)	W	\$
Maximum Eligible Advance is the lesser of A or of (U, V, or W)	X	\$

### 2.6 CALCULATION OF MAXIMUM - GLOBAL AG RISK SOLUTIONS (GARS) COST PRODUCTION INSURANCE

GARS Contract No.		Policy Effective Date		Policy Expiry Date	
Enter Value of GARS Insurance Contract				Y	
Maximum Eligible Advance Issued (lesser of A or Y)				Z	

### 2.7 MAXIMUM ELIGIBLE ADVANCE

- ✓ The Advance can only be issued in one installment (i.e. 100%) if the seeded acreage can be confirmed prior to requesting the Advance.
- ✓ If the Advance is issued in two installments, the 1<sup>st</sup> Advance instalment **cannot exceed 60%** of the Maximum Eligible Advance.

Enter Maximum Eligible Advance (Enter Maximum Eligible Advance from Section 2.3, 2.4.5, 2.5, 2.6 or 2.7)		\$
Proportion of Advance attributed to 1 <sup>st</sup> Installment (to be filled in by the Administrator)		%
1 <sup>st</sup> INSTALLMENT OF PRODUCTION ADVANCE	=	\$

#### 2.7.1 ADVANCE REQUESTED BY PRODUCER

#### 2.7.2 ADVANCE ISSUED BY ADMINISTRATOR

\$	\$
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**ADVANCE PAYMENTS PROGRAM (APP)  
ADVANCE WORKSHEET FOR CROPS  
IN-PRODUCTION**

**2.8 AGREEMENT AND DECLARATION FIRST INSTALLMENT**

I understand and agree that this Worksheet will be part of my Advance Payments Program Application and Repayment Agreement for 2025/27 with the Administrator. I hereby declare that the information provided above (excluding the omitted information in Section 2) is complete and correct and that I am not in Default the APP with the Administrator or any Other Administrators.

I/We hereby declare that the information provided above is complete and correct.

I/We certify that the information provided is true, and that the information is given for the purpose of assuring the administrator as to the ownership, condition, location, and value of the said goods and/or livestock for the purposes of obtaining an advance under the Advance Payment Program (APP) from Western Cash Advance Program Inc. (WeCAP).

I/We certify that I/We maintain multi-peril insurance coverage on our farming operation which includes the entire Eligible Agricultural Product for which all Advances are made under APP. This coverage must be enough to cover the full extent of the Advances until the Producer's liability is repaid with WeCAP and APP. If Eligible Agricultural Product is stored off-farm at a commercial facility, the Producer acknowledges that the commercial facility has such insurance.

I/We do certify that I am/we are the owner of the above-mentioned goods and/or livestock; that all of them are now in my/our possession.

I/We certify that the goods and/or livestock dedicated to WeCAP and APP are free from any mortgage, lien or charge except any security held by your administrator and except as set out above, and that there are no judgments or executions against me/us except as set out hereunder: All the said goods, livestock, or both, charged, mortgaged, assigned, or any and all, to WeCAP as security for advances made to me/us are now situated on or about the premises provided in this document

<b>Signature of Producer or Authorized Officer</b>	<b>Date</b>
<b>Printed Name</b>	<b>Title</b>

<b>WeCAP Use Only</b>	APP ID	
	Total Advance Approved by Administrator	\$
	First Advance 60% Intended Seeded Acres	\$
	Administrator Signature	
	Date	

**ADVANCE PAYMENTS PROGRAM (APP)  
ADVANCE WORKSHEET FOR CROPS  
IN-PRODUCTION**

**2.9 APPLICATION: ADVANCE INFO & TERMS AND CONDITIONS - IN-PRODUCTION PRODUCTS  
(SECOND (2<sup>ND</sup>) INSTALLMENT)**

<b>Producer Name:</b>	<b>APP ID:</b>
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**INSTRUCTIONS**

✓ **Use this application for the SECOND INSTALLMENT of advances on Agricultural Products that are In Production other than Livestock using AgrilInsurance, AgriStability, ASRA, and/or Global Ag Risk Solutions as security.**

**General**

- ✓ Complete Section 2.10 using the Advance Rates in effect at the time of the Seeded Acreage Report in order to confirm that the value of the Agricultural Product in storage is sufficient to cover the value of the outstanding Advance.
- ✓ The Producer must not have more than **one million dollars (\$1,000,000)** in outstanding Advances, including as a result of the overlap between Program Years and amounts issued to Related Producers.
- ✓ The interest-free Advances are limited to the first **two hundred fifty thousand dollars (\$250,000)** per Program Year and will be limited by other interest-free amounts issued to the Producer and/or other Related Producers. For canola advances, that amount is **five hundred thousand dollars (\$500,000)**.
- ✓ Advance amounts issued above the applicable interest-free limit in a Program Year shall be interest-bearing.

**Advances in Installments**

- ✓ If the advances are required to be given in two or more installments, use this application (Section 2.10 to 2.16 of the Application) for the **second installment** when submitting the Seeded Acreage Report(s) (or any document providing the information on anticipated final production). The application above (Sections 2.0 to 2.8 of the Application) was for the first installment.
- ✓ For Storable Agricultural Products, once the Agricultural Product(s) is in storage, the Producer must complete the **Post-Production Report form** below (Sections 2.17 to 2.19) and return it to the Administrator by **December 31, 2025**.

**Security**

- ✓ The producer must grant a continuing security interest in the Agricultural Product(s) used to obtain the Advance, and in any Agricultural Product(s) produced in a subsequent Production Period by the Producer and all proceeds of such, to the Administrator to secure the APP Advance.
- ✓ If, to secure the Advance, the Producer chooses to use:
  - only Production Insurance (PI), only Sections 2.10 to 2.12 and 2.16 of this Application need to be completed; or
  - only AgriStability, only Sections 2.10, 2.11, 2.13 and 2.16 of this Application need to be completed; or
  - only Global Ag Risk Solutions, only Section 2.10, 2.11, 2.15 and 2.16 of this Application need to be completed.
- ✓ If the producer chooses to use more than one program to secure the Advance, Sections 2.10 and 2.11 and the Sections that pertain to the relevant Eligible BRM Programs (2.12 to 2.13), as well as sections 2.14 and 2.16 of this form need to be completed.
- ✓ The Producer must first use their PI coverage to guarantee an Advance before using their AgriStability coverage or coverage from another program.
- ✓ Concerning PI, under Section 2.12, the Producer must indicate the insured value for each Agricultural Product or for the basket of Agricultural Products insured. This value compared with the calculation of the Advance based on the anticipated production, will determine the maximum Eligible Advance amount.

**Default**

Failure to comply with this Repayment Agreement, including, but not limited to the full repayment by the end of the applicable Production Period, will result in the account being declared in default.

The full impact of a default is detailed in section 6.0 Default and subsection 4.4 Interest Rate of the Repayment Agreement and is summarized below:

- ✓ The interest-free benefit is lost;
- ✓ Default interest is charged at the Prime Rate plus one percent (Prime +1%) on the amount of the outstanding balance from the date the Advance was issued to the date the Producer was declared in default;
- ✓ Default interest is charged at the Prime Rate plus two percent (Prime +2%) on the amount of the outstanding Producer's liability from the date of default until the Advance, interest and all costs of collection are repaid in full;
- ✓ A one time Default Management Fee of three per cent (3.00%) to a maximum of six thousand dollars (\$6,000.00) on the defaulted advance is charged within forty-five (45) days of default; and Defaulted producers could face an ineligibility period. Refer to subsection 9.5 of the Repayment Agreement for details.

**ADVANCE PAYMENTS PROGRAM (APP)  
ADVANCE WORKSHEET FOR CROPS  
IN-PRODUCTION**

**CALCULATION OF MAXIMUM - AGRINSURANCE**

**2.10  
AGRICULTURAL  
PRODUCT  
INFORMATION**

**2.11 ELIGIBLE ADVANCE  
BASED ON ANTICIPATED  
PRODUCTION**

**2.12 ELIGIBLE ADVANCE BASED ON PRODUCTION INSURANCE**

Agricultural Product	Advance Rate per Unit (a)	Anticipated Production		Advance based on the Anticipated Production per Product (a x b) (A)	PI Contract No.	(C)  Maximum Eligible Advance per Product (lesser of A or B)
		Quantity (b)	Unit of Measure			
					Insured Value	
<b>PI Coverage per Product (single coverage including only one product)</b>						
	\$			\$	\$	\$
	\$			\$	\$	\$
	\$			\$	\$	\$
	\$			\$	\$	\$
	\$			\$	\$	\$
	\$			\$	\$	\$
<b>Sub-total</b>				A1	\$	B1
						C1
						\$
<b>Maximum Eligible Advance through PI (total of C1)</b>					D	\$

**2.13 CALCULATION OF MAXIMUM - AGRISTABILITY**

**INSTRUCTIONS**

AgriStability ID:

- ✓ If the AgriStability Administrator has provided the Producer's:
- Final Reference Margin with Allowable Expenses go to Section 2.13.1, then to Section 2.13.3 of the Application; or
  - Only the Enrolment Notice go to Section 2.13.2 to calculate the Reference Margin and Allowable Expenses, then to Section 2.13.3 of the Application.
    - For Olympic Average calculations, remove the highest and lowest Program Year Margins prior to averaging the Program Year Margins for the remaining three years. Remove the Allowable Expenses for the corresponding highest and lowest Program Year Margin years and average the Allowable Expenses for the remaining three years.

If the Producer does not have five years of Program Year Margins and Allowable Expenses, calculate the averages based on the information for the years provided.
  - Where the Producer ends up with a negative AgriStability Reference Margin, go to Section 2.13.4.
  - If the Producer has received any Interim Payments or Targeted Advance Payments for the AgriStability Program Year or anticipated ASRA payments, they must be deducted from the coverage available under the program in Section 2.13.5.

**2.13.1 Producer's Reference Margin — if Provided by the AgriStability Administrator**

AgriStability Reference Margin (if not known enter \$0.00)	E	\$
AgriStability Allowable Expenses	F	\$



## ADVANCE PAYMENTS PROGRAM (APP) ADVANCE WORKSHEET FOR CROPS IN-PRODUCTION

### 2.13.2 Calculations when Estimating AgriStability Coverage from the Producer's Enrolment Notice

AgriStability Reference Margin and Allowable Expenses Calculation	Calculate using the Olympic Average (exclude the High and Low PYM and corresponding AE years)			Average (\$)	
Program Year Margin (PYM)	\$	\$	\$	E	\$
Allowable Expenses (AE)	\$	\$	\$	F	\$

### 2.13.3 Use this calculation if the Reference Margin (E) is Positive (greater than 0)

Estimate AgriStability Positive Margin Coverage	E x 56%	G	\$
Estimate AgriStability Negative Margin Coverage	F x 80%	H	\$
Total Estimate AgriStability Coverage	G + H	I	\$
AgriStability Coverage Limit Used to Calculate the APP Advance	(greater of E or I)	J	\$

### 2.13.4 Use this calculation if the Reference Margin (E) is Negative (less than 0)

Calculated Producer's Negative Margin Coverage	E + F	K	\$
AgriStability Coverage Limit Used to Calculate the APP Advance	K x 80%	J	\$

### 2.13.5 Reference Margin Adjustments

AgriStability Interim Payments Received To-Date (if none enter \$0.00)	L	\$
Anticipated ASRA Payments During the Program Year (Quebec Only) (if none enter \$0.00)	M	\$
Maximum AgriStability Security Available to Secure an APP Advance J – L – M	N	\$
Maximum Eligible APP Advance (lesser of J or N)	P	\$

### 2.14 CALCULATION OF MAXIMUM - USING 2 PROGRAMS TO SECURE THE ADVANCE

Maximum security available through PI and AgriStability (B+P)	U	\$
Maximum security available through PI and ASRA – Québec only (B+T)	V	\$
Maximum security available through AgriStability and ASRA – Québec only (P+T)	W	\$
Maximum Eligible Advance is the lesser of A or of (U, V, or W)	X	\$

### 2.15 CALCULATION OF MAXIMUM - GLOBAL AG RISK SOLUTIONS (GARS) COST PRODUCTION INSURANCE

GARS Contract No.	Policy Effective Date	Policy Expiry Date	
Enter Value of GARS Insurance Contract		Y	
Maximum Eligible Advance Issued (lesser of A or Y)		Z	

## ADVANCE PAYMENTS PROGRAM (APP) ADVANCE WORKSHEET FOR CROPS IN-PRODUCTION

### 2.16 MAXIMUM ELIGIBLE ADVANCE

- ✓ Should the actual Seeded Acreage Report or the production stated in Section 2.10 above demonstrate that the acreage seeded was not sufficient to justify the intended Advance under the first (1<sup>st</sup>) installment issued to the Producer, the Administrator shall, where the **overpayment** is more than ten thousand dollars (\$10,000) or ten percent (10%) of the issued value of the Advance (whichever is greater), notify the Producer that they have **thirty (30) calendar days** to repay the difference between the first (1<sup>st</sup>) installment and the Eligible Advance or, if eligible, make application for an Advance on another eligible Agricultural Product and it applied to the deficit. Failing this, the Producer will be declared in default.
- ✓ This installment shall be equal to **no more than** the recalculated Eligible Advance, less the first (1<sup>st</sup>) installment and less any other Advances issued to the Producer for the same Agricultural Product(s) from any other Administrator(s).

Enter Maximum Eligible Advance

1<sup>st</sup> INSTALLMENT ISSUED UNDER THIS REPAYMENT AGREEMENT -

Total of Advances issued by other Administrator(s) (if applicable) -

2<sup>nd</sup> INSTALLMENT OF PRODUCTION ADVANCE =

### 2.16.1 ADVANCE REQUESTED BY PRODUCER – SECOND (2<sup>ND</sup>) INSTALLMENT

\$

- ✓ I declare that I have completed and signed an Advance Payments Program Application and Repayment Agreement.
- ✓ I declare that the above information is true and accurate at the time of completion and agree to repay the Administrator any difference, where applicable, as stated above.
- ✓ I agree to comply with all of the terms and conditions included in this Application and Repayment Agreement.

\_\_\_\_\_  
Signature of Producer

\_\_\_\_\_  
Date (YYYY-MM-DD)

### 2.16.2 ADVANCE ISSUED BY ADMINISTRATOR – SECOND (2<sup>ND</sup>) INSTALLMENT

\$

I declare having taken all necessary steps, in accordance with the AMPA, its Regulations, the Advance Guarantee Agreement, and APP Administration Guidelines, to ensure, to the best of my abilities, that the current application by the Producer is accurate and complete before granting the abovementioned Advance.

\_\_\_\_\_  
Signature of Administrator

\_\_\_\_\_  
Date (YYYY-MM-DD)



**ADVANCE PAYMENTS PROGRAM (APP)  
ADVANCE WORKSHEET FOR CROPS  
IN-PRODUCTION**

**2.17 APPLICATION: ADVANCE INFO & TERMS AND CONDITIONS - POST-PRODUCTION (FROM IN-PRODUCTION)**

<b>Producer Name:</b>	<b>APP ID:</b>
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**INSTRUCTIONS**

✓ **Use this application as the Post-Production Form for advances on Storable Agricultural Products other than Livestock that have been harvested and are in storage.**

**General**

- ✓ Complete Section 2.19 using the Advance Rates in effect at the time of the Post-Production Report in order to confirm that the value of the Agricultural Product(s) in storage is sufficient to cover the value of the outstanding Advance.
- ✓ The Producer must not have more than **ne million dollars (\$1,000,000)** in outstanding Advances, including as a result of the overlap between Program Years and amounts issued to Related Producers.
- ✓ The interest-free Advances are limited to the first **two hundred fifty thousand dollars (\$250,000)** per Program Year and will be limited by other interest-free amounts issued to the Producer and/or other Related Producers. For canola advances, that amount is **five hundred thousand dollars (\$500,000)**.
- ✓ Advance amounts issued above the applicable interest-free limit in a Program Year shall be interest-bearing.

**Post Production Report**

- ✓ A Post-Production Report must be completed by **December 31, 2025**, for any Producer who has an outstanding In Production Advance under the APP.
- ✓ This must be completed whether or not the Producer is requesting a Post-Production Advance. An inspection of the Producer's Agricultural Product(s) shall be performed by the Administrator to ensure that there is sufficient Agricultural Product(s) in storage to secure any outstanding Advance amounts.

**Security**

- ✓ The producer must grant a continuing security interest in the Agricultural Product(s) used to obtain the Advance, and in any Agricultural Product(s) produced in a subsequent Production Period by the Producer and all proceeds of such, to the Administrator to secure the APP Advance.

**Multi-Peril Insurance**

- ✓ The Producer must confirm that they have multi-peril insurance on their farming operation which includes coverage for the entirety of the Agricultural Product(s) they have in storage.
- ✓ Where the Agricultural Product(s) is stored off-farm at commercial storage facility, the Producer must confirm that the commercial storage company has such insurance.
- ✓ This insurance coverage must be in effect until the Advance taken under this Repayment Agreement is fully repaid.
- ✓ At a minimum, confirmation may be obtained through signing of the declaration.

**Default**

Failure to comply with this Repayment Agreement, including, but not limited to the full repayment by the end of the applicable Production Period, will result in the account being declared in default.

The full impact of a default is detailed in section 6.0 Default and subsection 4.4 Interest Rate of the Repayment Agreement and is summarized below:

- ✓ The interest-free benefit is lost;
- ✓ Default interest is charged at the Prime Rate plus one percent (Prime +1%) on the amount of the outstanding balance from the date the Advance was issued to the date the Producer was declared in default;
- ✓ Default interest is charged at the Prime Rate plus two percent (Prime +2%) on the amount of the outstanding Producer's liability from the date of default until the Advance, interest and all costs of collection are repaid in full;
- ✓ A one time Default Management Fee of three per cent (3.00%) to a maximum of six thousand dollars (\$6,000.00) on the defaulted advance is charged within forty-five (45) days of default; and Defaulted producers could face an ineligibility period. Refer to subsection 9.5 of the Repayment Agreement for details.

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ADVANCE WORKSHEET FOR CROPS  
IN-PRODUCTION**

**2.18 AGRICULTURAL PRODUCT LOCATION**

✓ Insert Agricultural Product location such as address or legal description of the land. Please attach additional sheets if necessary.

**2.19 ELIGIBLE ADVANCE BASED ON AGRICULTURAL PRODUCT INVENTORY**

Agricultural Product	Quantity of Agricultural Product in Storage	Unit of Measure	X	Advance Rate at time of Post-Production	=	Total
				\$		\$
				\$		\$
Maximum Eligible Advance (\$)						A \$
Total amount of Production Advance Issued (1 <sup>st</sup> and 2 <sup>nd</sup> installments)						B \$

**2.19.1 REQUEST FOR POST PRODUCTION INSTALLMENT**

✓ If "A" is less than "B" and the difference is equal to or higher than \$10,000 or 10% of B (whichever is greater), the Producer is in an **overpayment** situation and has **thirty (30) calendar days** to repay the difference or, if eligible, make an application for an Advance on another eligible Agricultural Product and have the proceeds applied to the deficit. Failing this, the Producer will be declared in default.

✓ If "A" is greater than "B" then the Producer may request an additional Advance up to the Maximum Eligible Advance by checking the appropriate box below.

<input type="checkbox"/>	I do not wish to receive an additional Advance.
<input type="checkbox"/>	<p>I wish to receive an additional Advance of \$ _____.</p> <p>I have completed, signed and attached a new Priority Agreement for the amount indicated above.</p> <p>This request is based on the Agricultural Product I have in inventory and I will keep the Agricultural Product adequately stored to ensure it remains in marketable condition until disposed of in accordance with the Terms and Conditions of the Repayment Agreement I have entered into under the APP.</p> <p>I declare that I have multi-peril insurance on my farming operation which provides coverage for the entirety of the Agricultural Product(s) I have in storage, or, where the Agricultural Product is stored off-farm at commercial storage facility, that I have confirmed that the commercial storage company has such insurance, and that this insurance coverage will be in effect until the Advance taken under this Repayment Agreement is fully repaid.</p> <p>I declare having completed and signed an Advance Payments Program Application and Repayment Agreement.</p> <p>I declare that the above information is true and accurate at the time of completion and agree to repay the Administrator any difference, where applicable, as stated above.</p> <p>I agree to comply with all of the terms and conditions included in this Application form and Repayment Agreement.</p> <p>_____ Signature of the Producer</p> <p>_____ Date(YYYY-MM-DD)</p>

## ADVANCE PAYMENTS PROGRAM (APP) ADVANCE WORKSHEET FOR CROPS IN-PRODUCTION

### 2.19.2 POST PRODUCTION INSTALLMENT ISSUED BY ADMINISTRATOR

\$

I declare having taken all necessary steps, in accordance with the AMPA, its Regulations, the Advance Guarantee Agreement, and APP Administration Guidelines, to ensure, to the best of my abilities, that the current application by the Producer is accurate and complete before granting the abovementioned Advance.

\_\_\_\_\_  
Signature of the Administrator

\_\_\_\_\_  
Date(YYYY-MM-DD)

## ADVANCE PAYMENTS PROGRAM (APP) ADVANCE WORKSHEET FOR CROPS IN-PRODUCTION

### APPLICATION CHECK LIST

Please confirm that the following items have been completed or acquired to submit with your application.

- ✓ Completed main application for Sole Proprietor or Partnership/Corporation
- ✓ Valid Government Identification for all applicants
- ✓ A void cheque for direct deposit (optional - without this information, funds will be mailed)
- ✓ All signature boxes signed
- ✓ Priority Agreements from banks, financial institutions, lenders, and others to with a security interest in the commodity used for WeCAP
- ✓ Intended Seeding/Confirmation of Insurance and Coverage documents for First Installment
- ✓ Actual Seeded Acres Advance/Statement of Premiums and Coverage documents for Second Installment
- ✓ Saskatchewan residents signed Waiver of Exemption Protection

Additional Information Required for Corporations

- ✓ Personal/Corporate Guarantees
- ✓ Certificate of Incorporation and/or Certificate of Continuance (held on file for existing customers)
- ✓ The most recent Annual Corporate Return confirming all shareholder and director ownership percentage.

Required Signed Documents (Supplied in this application, choose the applicable document)

- ✓ AFSC: Assignment of Indemnity and Third Party Authorization (3 pages total)
- ✓ SCIC: Assignment of Indemnity and Release of Information (2 pages total)
- ✓ Global AG Risk Solutions Loss Payable Assignment
- ✓ Business Risk Management (AgriStability)
  - 2022 AgriStability Schedules
  - Enrolment and Fee Notice for 2024
  - Proof of Payment for 2024

Total Request Advances (complete all applicable categories)

Advance Worksheet for Agricultural Product in Production: Spring Advance for Field Crops, Forage, Hay, Grass Seeds \$ \_\_\_\_\_

Advance Worksheet for Agricultural Product in Post-Production: Post Harvest/Fall Advance for Field Crops, Forage, Hay, Grass Seeds (Storable) \$ \_\_\_\_\_

Advance Worksheet for Livestock Advance: Livestock Price Insurance (LPI Option) OR Advance Worksheet for a Livestock Advance: LPI Renewal \$ \_\_\_\_\_

Advance Worksheet for Livestock Advance: AgriStability Option OR Advance Worksheet for Livestock Advance: AgriStability Option Renewal \$ \_\_\_\_\_

Total Advance Requested by the Producer \$ \_\_\_\_\_