

1 Veteran Farmer and Rancher (VFR) Qualifications

A Veteran Farmer or Rancher is a veteran, who served in the active military, naval, or air service in the Armed Forces and was discharged or released under conditions other than dishonorable, and:

- has not operated a farm or ranch;
- has operated a farm or ranch for not more than five years; or
- is a veteran who has first obtained status as a veteran during the most recent five-year period, even if that veteran has previously operated a farm or ranch for more than five years.

A. Must be a Veteran

To be a veteran, an individual must have:

- (1) Served in the United States Army, Navy, Marine Corps, Air Force, and Coast Guard, including the reserve components. Reserve components means the Army Reserve; the Navy Reserve; the Marine Corps Reserve; the Air Force Reserve; the Coast Guard Reserve; the Army National Guard of the United States; and the Air National Guard of the United States;
- (2) Served in the active military, naval, or air service, which includes:
 - (a) active duty, which means:
 - full-time duty in the Armed Forces, other than active duty for training;
 - full-time duty (other than for training purposes) as a commissioned officer of the Regular or Reserve Corps of the Public Health Service
 - on or after July 29, 1945,
 - before that date under circumstances affording entitlement to “full military benefits”, or
 - at any time;
 - full-time duty as a commissioned officer of the National Oceanic and Atmospheric Administration or its predecessor organization the Coast and Geodetic Survey
 - on or after July 29, 1945, or
 - before that date:
 - while on transfer to one of the Armed Forces,
 - while, in time of war or national emergency declared by the President, assigned to duty on a project for one of the Armed Forces in an area determined by the Secretary of Defense to be of immediate military hazard, or
 - in the Philippine Islands on December 7, 1941, and continuously in such islands thereafter, or
 - at any time;

1 Veteran Farmer and Rancher (VFR) Qualifications (continued)

A. Must be a Veteran (cont.)

- service as a cadet at the United States Military, Air Force, or Coast Guard Academy, or as a midshipman at the United States Naval Academy; and
 - authorized travel to or from such duty or service;
- (b) any period of active duty for training during which the individual concerned was disabled from a disease or injury incurred or aggravated in the line of duty; and
- (c) any period of inactive duty training during which the individual concerned was disabled:
- (i) from an injury incurred or aggravated the in line of duty; or
 - (ii) from an acute myocardial infarction, a cardiac arrest, or a cerebrovascular accident occurring during such training; and
- (3) be discharged or released under conditions other than dishonorable including:
- (a) retirement from the active military, naval, or air service, or
 - (b) the satisfactory completion of the period of active military, naval, or air service for which a person was obligated at the time of entry into such service in the case of a person who, due to enlistment or reenlistment, was not awarded a discharge or release from such period of service at the time of such completion thereof and who, at such time, would otherwise have been eligible for the award of a discharge or release under conditions other than dishonorable.

Exception: An entity that is not an individual and, therefore, cannot be a veteran may be eligible for VFR benefits only when all substantial beneficial interest (SBI) holders in the entity qualify as a VFR, unless the SBI is a spouse of the veteran. A spouse's VFR status does not impact whether an individual is considered a VFR.

Example 1: The insured is an individual – married policy and is eligible for VFR benefits even if the spouse does not qualify as a VFR.

Example 2: The insured is a corporation whose only SBI is an individual who qualifies as a VFR. The corporation is eligible for VFR benefits until the individual no longer qualifies as a VFR or the corporation gains other SBI(s) who are not VFR(s).

1 Veteran Farmer and Rancher (VFR) Qualifications (continued)

A. Must be a Veteran (cont.)

Example 3: The insured is a veteran who insures her landlord's share on her policy. The landlord is not a veteran. Because the landlord is ineligible for VFR, the insured will also be ineligible for VFR, if she insures the landlord's share.

Example 4: The insured is a partnership whose SBIs include an individual (who qualifies as a VFR) and a corporation, which has 3 SBIs who are individuals. The individuals with SBIs in the corporation must qualify as VFRs for the corporation to qualify for VFR benefits and subsequently the partnership to qualify for VFR benefits.

B. Nationwide Basis

VFR applies to individuals on a nationwide basis and not for each state, county and crop. This means that if the veteran is an operator on a farm or ranch anywhere in the country it will count when determining VFR status when VFR status is based on the number of years the veteran has operated a farm or ranch.

C. New Producer Not Excluded

VFR does not prevent an insured from also qualifying as a new producer on a crop/county basis. Consult the new producer procedures contained in the FCIC 18010 Crop Insurance Handbook (CIH) Part 17 Section 5.

D. VFR Status is Continuous

VFR status is continuous once a veteran applies and qualifies for VFR. VFR status ends only when the VFR application is cancelled by the sales closing date or the veteran, or any one or more of the SBIs in the case of an entity, no longer qualifies as a VFR due to:

- (1) operating a farm or ranch for more than 5 years when an individual qualified for VFR by operating a farm or ranch for not more than 5 years; or
- (2) being first discharged from the Armed Forces for more than 5 years when an individual qualified for VFR by being first discharged from the Armed Forces for not more than 5 years.

1 Veteran Farmer and Rancher (VFR) Qualifications (continued)

D. VFR Status is Continuous (cont.)

Note: When there is a Transfer of Coverage and Right to Indemnity, the VFR eligibility will continue on the policy for the crop year of transfer regardless of whether the transferee is a VFR and as such, the transferee would get the VFR subsidy, unless it is determined that the Transfer of Coverage and Right to Indemnity is an attempt to circumvent VFR eligibility requirements.

E. Insured qualifies for both VFR and BFR

If an insured qualifies for both VFR status and BFR status, the insured must choose which program they wish to receive benefits under. Insured cannot receive benefits under VFR and BFR at the same time.

F. Limitation of VFR Benefit

An individual is no longer considered a VFR or entitled to VFR benefits if the individual has:

- (1) operated a farm or ranch for more than 5 years, if VFR qualification is based on operating a farm or ranch for not more than 5 years; or

Note: Years of operating a farm or ranch cannot be excluded due to being under the age of 18, in full-time duty in active military service of the United States and/or in a post-secondary education program when determining VFR status.

- (2) been discharged from active military service for more than 5 years, if VFR qualification is based on being first discharged from active military service for not more than 5 years.

Note: The limitation of not more than 5 years after discharge is based on the first date of discharge, if individual has been discharged multiple times. The 5-year time period does not start over if an individual returns to active duty status and is subsequently discharged.

1 Veteran Farmer and Rancher (VFR) Qualifications (continued)

F. Limitation of VFR Benefit (cont.)

Example: Jane is discharged from Army active military duty on July 19, 2019, and is now part of the Army National Guard. Jane meets the VFR criteria of being discharged not more than 5 years from the date of first discharge. On June 14, 2021, Jane's unit of the Army National Guard is activated by the President of the United States and stays in active duty status until they are discharged on June 13, 2022. The date of discharge for determining Jane's VFR status remains July 19, 2019, and her eligibility to receive VFR benefits will continue through the end of the 2024 crop year.

2 Requesting VFR

A. Deadline for Application

- (1) For 2019 crop year: VFR status will only apply to crops with a sales closing date (SCD) after December 20, 2018. To be eligible for VFR and have VFR status apply for the 2019 crop year, an individual must complete the VFR Application no later than June 1, 2019, or the ARD, whichever is later.
- (2) For subsequent years: To be eligible for VFR and have VFR status apply to the current crop year, an individual must complete the VFR Application by the applicable SCD for the crop year. If VFR application is made after the SCD for a crop or livestock policy, VFR status will not apply to that policy or any other policies with a SCD prior to VFR application until the subsequent crop year (see Para. (1) above for 2019 crop year exception). See Para D below for application of benefits beyond initial crop year.

Example 1: The insured has fall and spring crops and does not request VFR status on or before the 2020 fall crop SCD but does request VFR status on or before the 2020 spring crop SCD. If the insured qualifies as a VFR, the VFR would receive benefits for 2020 spring crops but not the 2020 fall crops.

Example 2: In a dual SCD county, the insured has a wheat policy and plants fall wheat and applies for VFR after the fall SCD but prior to the spring SCD. VFR benefits would not apply to spring wheat because changes cannot be made to the wheat policy after the fall SCD when fall wheat is planted.

Example 3: In a dual SCD county, the insured has a wheat policy, does not plant fall wheat and applies for VFR after the SCD but prior to the spring SCD. VFR benefits could apply to spring wheat.

2 Requesting VFR (continued)

B. Insureds with an EIN

If an insured is a person with an EIN, all individuals with a SBI in the insured must be qualified as a VFR; the business entity with an EIN does not complete a VFR Application. Each individual that is part of a policy, whether the insured or a SBI, must complete a separate VFR Application and must separately qualify as a VFR for the policy to receive VFR benefits. If an insured has a landlord/tenant policy, both must qualify as a VFR for the policy to be eligible for VFR benefits if the tenant/landlord will be insuring the other's share.

Exception: A spouse's VFR status does not impact whether an individual is considered a VFR.

C. Documentation

Documentation must be provided by the individual at the time of VFR application. Such documentation for military records to substantiate active military service and discharge, include, but are not limited to:

- DD 214,
- DD 215 (corrected DD 214),
- DD 256 (Reservist),
- NGB 22 (National Guard or Air National Guard), and
- NGB 22a (corrected NGB 22).

Note: If qualifying for VFR by using the date of discharge as a qualifier and the individual has multiple dates of discharge, use the earliest date of discharge.

D. Application Only Required for Initial Crop Year

The VFR Application is only required to be completed the initial crop year that VFR is requested. The initial VFR Application will be used for subsequent crop years.

If the VFR has multiple policies with different AIPs for the same crop year, only one VFR Application must be completed. However, the individual must provide a copy of that VFR Application to each AIP. The individual must also provide a copy of the VFR Application to any other AIP in subsequent crop years if the insured changes or adds new AIP(s), while the individual remains qualified as a VFR.

The AIP that accepts the initial VFR Application must verify the VFR status (see Para. 3) and provide a copy of the VFR Application to any subsequent assuming AIP.

3 AIP Verification of VFR Status

A. Verification of Application

The AIP that accepts the VFR Application must verify VFR status no later than:

- 30 days after the acceptance of the application for the 2019 crop year; or
- the ARD for subsequent crop years.

AIPs must verify the individual:

- (1) meets the definition of a veteran using documentation provided by the insured. See 2 C above for acceptable documentation.
- (2) has not been initially discharged from active military, naval, or air service for more than 5 years, if the individual qualifies as a VFR because he/she first obtained status as a veteran during the most recent five-year period. Use the same documentation as described in para. 2(C) to verify the date of discharge.

Note: If qualifying for VFR by using the date of discharge as a qualifier and the individual has multiple dates of discharge, use the date of discharge from the earliest issued form to determine eligibility, unless the date of discharge is being corrected in later documentation.

- (3) has operated a farm for no more than 5 years, if VFR status is based on operating a farm for no more than 5 years.
 - (a) AIPs must use the RMA-provided tools (i.e., CIMS, Policyholder Tracking, CAE Hydra or other subsequently developed tools) as part of the verification of the accuracy of an insured's certification of VFR status.
 - (b) In determining a VFR eligibility, the AIP must also consider the information reported by the individual on the VFR Application, such as years of operating a farm that did not have insured crops.
 - (c) Use of RMA-provided systems is sufficient to provide reasonable assurance for insured interest in crops when determining whether an individual operated a farm or ranch when they support the information certified on the VFR Application.
 - (d) AIPs may use additional means to verify VFR status when warranted, such as when the information provided on the VFR Application is not consistent with RMA systems or AIPs have knowledge that does not support the VFR Application.

3 AIP Verification of VFR Status (continued)

B. Subsequent Year(s) Policies

For policies where the insured has previously submitted a VFR Application and has previously qualified for VFR status, AIPs must verify continued VFR eligibility for the current crop year. RMA will maintain data reported by AIPs for VFR eligibility, such as the VFR Application information and VFR benefits obtained. AIPs may access RMA-maintained VFR information to verify whether an insured remains eligible for VFR benefits in the current crop year, such as policyholder tracking system which would identify any prior year's VFR benefits received. Refer to Appendix III for more information on VFR data availability.

C. Documentation

AIPs must maintain documentation substantiating the determination of VFR status in the insured's file.

4 AIP Acceptance

A. Explanation of Statements

The AIP must ensure the qualification requirements and certification statements have been explained to the individual. AIPs must advise the individual of their responsibility to provide the approved VFR Application to any additional or subsequent AIPs.

B. Determining Number of Years of Benefits

Using the information provided by the individual, the AIP must determine the number of years the VFR will qualify for benefits. If qualifying for VFR based on:

- (1) the number of years of operating a farm, count the number of years in which the individual operated a farm or ranch and subtract the resulting number from 5. This result is the number of remaining eligible years for VFR benefits. For example, a veteran has operated a farm for 3 years (2016, 2017, 2018). The VFR is eligible to receive 2 years of VFR benefits through crop year 2020.
- (2) the date of first discharge from active military, naval, or air service in the Armed Forces, the insured is eligible for 5 crop years starting with the first full crop year after the date of discharge. For example, an insured is discharged from the Army on October 31, 2018. The insured will be eligible to receive VFR benefits through crop year 2024.

4 AIP Acceptance (continued)

B. Determining Number of Years of Benefits (cont.)

Note: VFR benefits are limited to the first 5 full crop years after the first date of discharge when eligibility is based on this qualifier, regardless of whether the VFR operates a farm or not. For example, the insured is discharged October 31, 2018 but doesn't farm as an owner/operator until the 2021 crop year, the insured is only eligible for the 2021-2024 crop years for a total of 4 years of benefits.

- (3) The AIP will identify on the VFR Application the number of eligible crop years for VFR benefits.
- (4) When a policy includes a named insured and one or more SBIs, each of the individuals must complete a separate VFR Application and each must separately qualify as a VFR (see spousal exception in Para. 2B). If all individuals qualify as VFRs, the insured will receive VFR benefits equal to the individual with the **fewest** number of remaining VFR benefit crop years.

C. Approving/Disapproving VFR Applications

The AIP must approve or reject the VFR Application no later than:

- 30 days after receipt of the application for the 2019 crop year; or
- the ARD for subsequent years.

If the individual does not qualify as a VFR or if any certified information is inaccurate and the inaccurate information was not corrected by the application deadline, the AIP shall:

- (1) notify the individual:
 - (a) he/she does not qualify as VFR, including the reason;
 - (b) that administrative fee(s) and any applicable premium must be paid in accordance with the policy terms or the policy will be terminated, and the person will become ineligible for insurance coverage;
 - (c) of any changes to the approved APH yield due to non-VFR status; and
 - (d) provide a copy of the notice to the insured, when the individual is not the named insured (e.g., the individual is a SBI to the insured).

4 AIP Acceptance (continued)

D. Submission of VFR Application

AIPs must submit the VFR Application to RMA's systems (see Appendix III).

Note: AIPs may only submit an Application for VFR or BFR Benefits. An insured is not eligible for both.

E. Inaccurate Information on Application

When the AIP determines any information on the VFR Application is inaccurate, the individual may amend the VFR Application and eligibility will be recalculated if the AIP determines there is no evidence of fraud or misrepresentation. In such instances, an amended VFR Application must be submitted to RMA when an initial VFR Application was previously submitted.

If the individual does not amend the VFR Application, the AIP must submit an amended VFR Application to RMA through PASS in accordance with Appendix III. Any penalties for misreporting, concealment, fraud or misrepresentation under the terms of the policy may apply.

5 VFR Benefits

VFR benefits are the same as BFR benefits, therefore, the procedures regarding the application of BFR benefits apply to VFRs as well. However, the qualifications for VFR and BFR, and any applicable exceptions for the benefits, are different, therefore the programs are not interchangeable. The following benefits apply to insureds who are eligible for VFR benefits:

A. Administrative Fee Waiver

All CAT and additional coverage policy's administrative fees will be waived.

B. Additional Premium Subsidy

VFRs will receive an additional premium subsidy that is 10 percentage points greater than the premium subsidy identified in the actuarial documents. Any plan of insurance with premium subsidy qualifies for the additional VFR premium subsidy. For example, LGM Cattle and Swine do not have premium subsidy so these products are not eligible for VFR additional premium subsidy.

Note: An insured cannot receive VFR and BFR benefits at the same time, i.e. they are not entitled to two 10 percentage point increases in premium subsidy.

5 VFR Benefits (continued)

C. Use of Another Person Production History

Use of another person's production history for the specific acreage transferred to the VFR where the VFR was previously involved in the decision making or physical activities of a farm or ranch operation (see CIH Para. 1508 for more information) for CCIP policies.

D. Increase in the Percent of T-Yield Used for Yield Adjustment

An increase, from 60 to 80 percent of the applicable transitional yield (T-Yield), in the substituted yield for Yield Adjustment when replacing a low actual yield due to an insured cause of loss for CCIP policies (see CIH Part 12 Section 3 for more information).

BFR and VFR Application

A BFR/VFR Application is completed when an individual initially applies for BFR/VFR status; chooses to modify the crop year(s) of insurable interest exceptions for BFR; or to correct a previously submitted BFR/VFR Application. The BFR/VFR Application is required to be submitted by the applicable SCD. An AIP may have separate applications for BFR/VFR or they may be combined.

1 Applicant Information																																
A	“Applicant’s Name” Substantive																															
B	“Applicant’s Street and/or Mailing Address” Substantive																															
C	“City and State” Substantive																															
D	“Zip Code” Substantive																															
E	“Applicant's Telephone Number” Substantive																															
F	“Crop Year” Substantive																															
G	“Applicant’s Identification Number” Substantive																															
H	“Applicant’s Identification Number Type” Substantive																															
2 Beginning Farmer/Rancher Certification																																
A	<p>“I have produced the following crop(s) and/or livestock in the identified State(s)/County(ies) during the time periods provided:”</p> <table border="1"> <thead> <tr> <th colspan="6">DATES PRODUCING ANY CROP OR LIVESTOCK</th> </tr> <tr> <th>FROM (MM/YY)</th> <th>TO (MM/YY)</th> <th>TYPE OF CROP(S)/LIVESTOCK</th> <th>STATE/ COUNTY</th> <th>CROP YEAR</th> <th>USDA PROGRAM*</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p>* Identify any USDA Agency/Program that you participated in for the crops/livestock”</p> <p>Note: More spaces are authorized to allow multiple States and Counties and time periods of producing crop(s) or livestock. AIPs must assist the applicant in identifying appropriate crop year for the dates producing the crop/livestock.</p>	DATES PRODUCING ANY CROP OR LIVESTOCK						FROM (MM/YY)	TO (MM/YY)	TYPE OF CROP(S)/LIVESTOCK	STATE/ COUNTY	CROP YEAR	USDA PROGRAM*																			Substantive
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B	<p>“I request the following Beginning Farmer/Rancher authorized exclusions from consideration as crop years producing crop(s) or livestock. I certify that I was:”</p> <table border="1"> <thead> <tr> <th colspan="4">DATES OF EXCLUSION</th> </tr> <tr> <th>TYPE OF EXCLUSION</th> <th>FROM (MM/YY)</th> <th>TO (MM/YY)</th> <th>CROP YEAR(S)</th> </tr> </thead> <tbody> <tr> <td>Under Age 18</td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td>Active Military</td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td>College</td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p>Note: More spaces are authorized to allow multiple time periods of post-secondary studies or active duty in the U.S. Military. The spouse of an active duty military individual may exclude such time and include dates of exclusion in the active military type of exclusion above for individual person types. A BFR must only complete the dates for exclusion when the person is requesting previous crop/livestock insurable interest to be excluded.</p>	DATES OF EXCLUSION				TYPE OF EXCLUSION	FROM (MM/YY)	TO (MM/YY)	CROP YEAR(S)	Under Age 18				Active Military				College				Substantive										
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2 Beginning Farmer/Rancher Certification (continued)																											
C	<p>“I am/am not (circle one) requesting to use the production history for a farm/ranch for which I was involved in the decision making or the physical activities necessary to produce the crop or livestock on the farm.</p> <p>If I have elected to use the production history, I will identify the applicable crop years that I qualify to use the production history, whose production history will be used and the Farm/Tract and Field number of the acreage for the APH information being transferred.”</p>	Substantive																									
3 Beginning Farmer/Rancher Additional Information																											
A	<p>To be completed by the AIP “Eligible Number of Crop Years the BFR applicant qualifies to receive BFR benefits ____ (____ for WFRP), this number includes the crop year of BFR Application.”</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">CROP YEARS CROP/LIVESTOCK PRODUCED</th> <th style="width: 20%;">NUMBER OF YEAR PRODUCING CROP/LIVESTOCK</th> <th style="width: 15%;">CROP YEARS EXCLUDED</th> <th style="width: 15%;">NUMBER OF YEARS EXCLUDED</th> <th style="width: 30%;">NUMBER OF YEARS WHEN DETERMINING BFR</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td>Total Years</td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p>More spaces are authorized to allow multiple States and Counties and time periods of producing crop(s) or livestock and multiple time periods of exclusion due to post-secondary studies or active duty in the U.S. Military.</p>	CROP YEARS CROP/LIVESTOCK PRODUCED	NUMBER OF YEAR PRODUCING CROP/LIVESTOCK	CROP YEARS EXCLUDED	NUMBER OF YEARS EXCLUDED	NUMBER OF YEARS WHEN DETERMINING BFR											Total Years					Substantive					
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B	<p>“Comments”</p>	<p>Note: Allow space for comments to be written on the form.</p>	Substantive																								
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	<p>If I have elected to use the production history, I will identify the applicable crop years that I qualify to use the production history, whose production history will be used and the Farm/Tract and Field number of the acreage for the APH information being transferred.”</p>	
5 Beginning Farmer/Rancher Required Statements		
A	<p>“As provided by me on this form, I certify that I have not had an interest in any crop(s) or livestock for more than 5 crop years (10 years for WFRP), nationwide, excluding time periods that I was under the age of 18, in post-secondary studies or serving in active military service. I understand that an interest in crops or livestock includes an interest:</p> <p>(1) as an individual; (2) as an interest holder of at least 10 percent interest in another person; and/or (3) of any person(s) with an interest of at least 10 percent in me.</p> <p>I understand that any inaccurate certification will result in recalculation of my yield guarantees, administrative fee, premiums and any applicable loss payments.”</p>	Substantive
B	<p>“I understand that I must only complete one application for BFR; no amendment is necessary unless I choose to cancel the benefits, correct a previously submitted form or amend my exceptions for consideration. I also understand that I must provide the application for BFR to any other AIPs that I may have a policy with in the current or subsequent years.</p> <p>I understand that if at any time following this application, any changes are made to the insured or substantial beneficial interest holder(s) to the policy, it may affect my eligibility for Beginning Farmer/Rancher benefits.</p> <p>I understand that if my policy has multiple substantial beneficial interest holders or is insuring a landlord/tenant’s share, all must qualify as Beginning Farmer/Ranchers for benefits to apply.”</p>	Substantive
6 Veteran Farmer/Rancher Required Statements		
A	<p>“As provided by me on this form, I certify that I</p> <p>(1) have not operated a farm or ranch for more than five years; or (2) am a veteran who first obtained status as a veteran during the most recent five-year period. (circle one)</p> <p>I understand that any inaccurate certification will result in recalculation of my yield guarantees, administrative fee, premiums and any applicable loss payments.”</p>	Substantive
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7 Additional Information (continued)			
A	“New <input type="checkbox"/> , Amended Application <input type="checkbox"/> , or Cancellation <input type="checkbox"/> .		Substantive
B	Certification Statement	Exhibit 2	Substantive
C	Privacy Act Statement	Exhibit 3	Substantive
D	Nondiscrimination Policy Statement	Exhibit 4	Substantive
8 Other Information and Required Signatures			
A	“Applicant’s Printed Name, Signature, and Date”		Substantive
B	“Approved Insurance Provider’s (AIP) Name”		Substantive
C	“AIP Representative’s Name, Signature, and Date”		Substantive