



# BEGINNING FARMER AND RANCHER

## OVERVIEW

**Beginning farmers and ranchers (BFR) are eligible for certain benefits designed to help them as they start their operation. Farmers or ranchers must apply for this benefit by the federal crop insurance policy's sales closing date. They are required to identify any previous farming or ranching experience and any exclusionary time periods that they were under the age of 18, in post-secondary education, or active duty military.**

### Benefits

- Exemption from paying the administrative fee for catastrophic and additional coverage policies;
- Additional 10 percentage points of premium subsidy for additional coverage policies that have premium subsidy;
- Use of the production history of farming operations that you were previously involved in the decision making or physical activities; and
- An increase in the substitute Yield Adjustment, which allows you to replace a low yield due to an insured cause of loss, from 60 to 80 percent of the applicable T-Yield for the crop in a county.

### Exclusions

**An individual may exclude crop years as insurable interest, if the insurable interest in the crop and/or livestock occurred while the individual was:**

- under the age of 18, which includes any crop year during which they turn 18;
- in full-time duty in the active military service of the United States or was the spouse of an individual who is in full-time duty in the active military service of the United States; or
- in a post-secondary education program, for at least four months of the crop year, not to exceed five crop years of post-secondary education, whose curriculum is designed primarily for students who are beyond the compulsory age for high school, such as academic, vocational, and continuing professional education.

### QUALIFICATIONS

You must be an individual.

Business entities may receive benefits only if all of the substantial beneficial interest holders of the business entity qualify as beginning farmers or ranchers.

You must not have actively operated and managed a farm or ranch anywhere, with an insurable interest in any crop or livestock for more than five crop years.

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