

FEEDER CATTLE AND SLAUGHTER CATTLE

2026

GENERAL PRINCIPLES

Insurance year: January 1 to December 31.

Compensation: program intervention when the selling price is lower than the stabilized income.

Compensation = Stabilized income - Average selling price

Stabilized income: production cost of a specialized farm type, including 90% of the wages of the operator-owner. It excludes earnings on equity, farm insurance contributions and contributions for other risk management programs.

Selling price: weighted average selling price for cattle obtained by specialized enterprises for Canada categories A and B.

Compensation payments made in the framework of the ASRA program take into account payments granted under the AgriStability and AgriInvest programs.

ASRA compensation payments for those who do not participate in AgriStability are reduced by 40%.

ELIGIBILITY

- Be domiciled in Québec.
- Be the owner of the animals that were raised or fed in Québec, and have the insurable interest, i.e., assume the risks related to lower market prices or higher production costs.
- Cumulate a minimum insurable weight gain of 7,802 kg (17,200 lb) every insurance year or a gain of 680 kg (1,500 lb) when the participant is also insured for the product Cow Calves, even if the producer enrolls in or withdraws from the program during the insurance year.
- Insure all insurable cattle that the participant owns.
- Participate in the program for the product Feeder Cattle and Slaughter Cattle for a period of five years.
- No enrolment deadline. However, the date that marks the beginning of the enrolment period corresponds to the date that all documents required for registration are received.

CROSS COMPLIANCE MEASURES

The program sets out eligibility conditions and cross compliance measures related to environmental standards in effect.

Participants who do not comply with these conditions or measures will lose the benefits to which they are entitled or see them reduced.

CONDITIONS FOR PARTICIPATION

The participant must identify their animals feeder cattle and slaughter cattle within the time allowed using numbered tags intended for bovine production, recognized under the Regulation respecting the identification and traceability of certain animals. Animals must wear these tags until they are slaughtered. At no time may participants remove the tag of an animal already identified.

The participant must provide Attestra, in accordance with the Regulation respecting the identification and traceability of certain animals, with the necessary traceability information for all insured animals at the time of birth, purchase, or death of animals, including tag numbers, date of birth, date of entry into the farm or of death, its gender, weight, farm site number, and site number of origin, for all insured animals.

The participant must also declare to Attestra the sale of a live marketed animal, the tag number of each identified animal, the gender, the weight on the day of the sale, the date of sale, the farm site number, and the destination site number.

At the request of La Financière agricole du Québec, the participant must provide supporting documentation for all purchases and sales (invoices and proof of weighing).

The feeder cattle intended for slaughter must be marketed under the supervision and direction of the *Producteurs de bovins du Québec*, in accordance with the *Règlement sur la mise en marché des bouvillons du Québec*.

The failure of the participant to comply with these conditions shall result in the payment, as an administrative fee, of an amount equal to the contribution that would otherwise have been payable for the affected feeder cattle and slaughter cattle regardless of the contribution credits.

INSURABLE VOLUME EVALUATION

The insurable volume is determined from the permanent identification data on file with Attestra.

Insurable cattle: male or female animals of the bovine species of the beef type or from predominantly beef-type breeds. Animals having been used for breeding and purchased for the purpose of feeding are not insurable.

The insurable volume is based on the weight gain (the difference between an animal's weight upon entry into the livestock operation and its exit weight) reached by each insurable animal at marketing. The minimum entry weight used to calculate weight gain is

204.1 kg (450 lb) for a calf purchased outside the operation and 340.2 kg (750 lb) for a calf born on the farm.

Animals sold for breeding purposes may be insured under specific conditions.

Females born on the farm and sold to a cow-calf operation (without slaughter proof) are covered to a maximum of 363 kg (800 lb).

The carcass weight at slaughter must be at least 204 kg (450 lb).

Cattle purchased outside the farm must make a weight gain of at least 45 kg (100 lb).

Cattle must be fed for at least 60 days at the same farming operation.

The feeding period for cattle must not exceed 600 days from the date of reaching the minimum entry weight.

Animals slaughtered for contract in a local slaughterhouse, those marketed on a live basis directly to consumers and those whose entire carcass is condemned are not insurable.

La Financière agricole may conduct a verification of the insurable volume at any time. All the information gathered during such a verification will be used over any other information received by Attestra.

After verification, if it is found that the number of insurable units evaluated based on information from an outside agency is different from the units held or marketed by the farming operation or that the information or documents of proof required by La Financière agricole are not sent by the set deadlines, the insurance will cover the insurable units resulting from this verification. The participant must pay, as an administrative fee, an amount equal to the share of the contribution due on the observed units in default. This administrative fee also applies when participants do not insure their entire annual production.

GENERAL

Financing of the Premium

One third of the premium comes from the participants and two thirds of the premium comes from La Financière agricole.

Participant Contribution

The participant's required contribution is deducted from the first compensation advance or recovered, at the latest, prior to the final payment for the insurance year in question.

Discount for aspiring farmers

Any farm operator qualifying a participant for an establishment or start-up grant under the Financial Support Program for Aspiring Farmers makes it possible for that participant to benefit from a 25% reduction in their contributions, up to \$50,000 annually for all insured products. The reduction applies for three consecutive years under certain conditions.

Administrative Fees

Annual administrative fees apply for each insured product or category of product in accordance with the « *Règlement sur les frais exigibles par La Financière agricole du Québec* ».

These fees may be indexed annually.

Compensation

The final compensation is paid no later than April 30 following the end of the insurance year.

La Financière agricole may pay compensation advances throughout the insurance year and may deduct, from compensation payments it makes, the contributions due by participants to their joint plan.

This summary, in effect for the 2026 insurance year, in no way takes precedence over the provisions of the program or of any policy of La Financière agricole. Please visit the section Insurance and Income Protection on our website for more information.

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