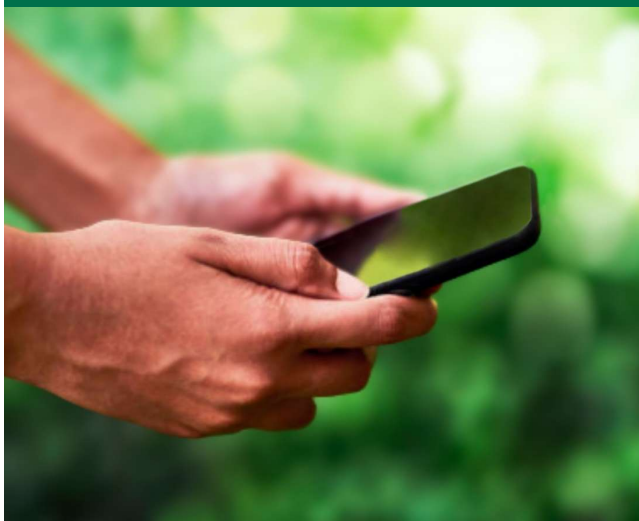


Flowers Canada Growers

Jeff Janssen

February 26, 2026

Excellence in delivery to help grow Ontario agriculture



Agenda

01.
About Agricorp

02.
AgriStability

03.
AgriInvest

Agricorp, an agency of the government of Ontario

Agricorp delivers government programs. These programs help protect the livelihood of over **47,000 Ontario farmers** against the many risks farm businesses face every day.

We respond when industry and government need us and deliver a quality customer experience.

Agricorp helps grow Ontario agriculture. We underwrite \$6-8 billion in risk each year. The agency was established in 1997, and since then we've made over **\$8 billion in payments** to farmers when they needed it most.

The background image is a lush green cornfield stretching to a distant horizon. The sky is a clear, bright blue, and a soft, multi-colored light effect, resembling a rainbow or a sun flare, emanates from the horizon, creating a hazy, ethereal atmosphere. The text 'AgriStability' is centered in the middle of the image, overlaid on the semi-transparent rectangle.

AgriStability

What is AgriStability?

Disaster coverage

- Protects the net income of your whole farm
- Covers crops, livestock, and by-products
- Covers *large* declines in net income, caused by:

Production
loss

Increased
costs

Lower
market
conditions

Lost markets

AgriStability gives you

Whole farm
protection

Unique
coverage

Affordable
coverage

Payments in times
of financial
distress

Access to other
credit options
and programs

How coverage is determined

Your average net income over the last five years (with your highest and lowest year removed) determines your reference margin.

$$\begin{array}{|c|} \hline \text{Your reference} \\ \text{margin} \\ \hline \end{array} \times \begin{array}{|c|} \hline 70\% \text{ coverage} \\ \text{level} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{Your payment} \\ \text{trigger} \\ \hline \end{array}$$

Payment is the net income shortfall (difference between your payment trigger and this year's net income) multiplied by 80%.

Production margin

► Definition

- Your net farming income in a given year.
- Reflects your allowable income minus allowable expenses.

► Example

In 2025...	Amount
Your allowable farming income	\$160,000
Less: Your allowable farming expenses	\$120,000



Your 2025 production margin: **\$40,000**

Reference margin

► Definition

- Your reference margin is an average of production margins for the last five years, removing the highest and lowest margins (also known as the Olympic average).
- Where a participant did not have farming activity in one or more of the five prior years, reference margins will be calculated on the average production of the three years prior to the current program year.

► Example (numbers used to calculate your reference margin)

	2020	2021	2022	2023	2024
Production margin	\$200,000	\$250,000	\$180,000	\$75,000	\$220,000
	Used	Not used (highest)	Used	Not used (lowest)	Used

Let's recap...

For 2025...	Amount
Your production margin	\$40,000
Your reference margin	\$200,000

► **Remember:** Agricorp uses your reference margin as a benchmark to determine if your current production margin dropped.

In this example, there is a large drop in the 2025 production margin.

Now what?

Payment trigger

► Definition

- AgriStability payments are triggered when your current production margin falls below 70% of your reference margin.

► Example

$$\begin{aligned}\text{Payment trigger} &= \text{reference margin} \times 70\% \\ &= \$200,000 \times 70\%\end{aligned}$$



Your payment trigger: **\$140,000**

► The example:

Reference margin:	\$200,000
Payment trigger:	\$140,000
Production margin:	\$40,000

Payment at 80% compensation rate

AgriStability payment calculation:

(payment trigger - current production margin) × 80% ► **The example:**

► Example

$$\text{Payment} = (140,000 - \$40,000) \times 80\%$$



Your AgriStability payment: **\$80,000**

Reference margin:	\$200,000
Payment trigger:	\$140,000
Production margin:	\$40,000

Tax-aligned reference margin option

Your coverage matches the accounting method used for your taxes, either cash or accrual.

This option gives you:

Better payment
predictability

Less paperwork if
you don't have a
claim

Better payment predictability

With the tax aligned reference margin option, Agricorp will send you a Coverage Notice Estimate in the fall which shows your:

- Estimated reference margin
- Estimated payment trigger

At year end, you can consider how the year's net income compares to your payment trigger.

This gives you a better understanding of your claim position – before doing any claim paperwork.

Less paperwork if you don't have a claim

- If you didn't have a loss and do not expect to have a claim, you can choose not to file claim paperwork at all – saving you time and money
- If your last year's net income is lower than your payment trigger, consider submitting claim paperwork, per the usual process

To select the tax aligned option, complete the short selection form on agricorp.com by April 30

AgriStability Quick Estimator

Reference Margin
\$?

Program Year Margin
\$?

In a partnership? Enter your percentage share
 % ?

Part of a Whole Farm? Enter your percentage share
 % ?

Has your farm size increased or decreased by more than 10%?
 v ?

Calculate

Clear

Previous

Search for the
**AgriStability
Quick Estimator**
on agricorp.com

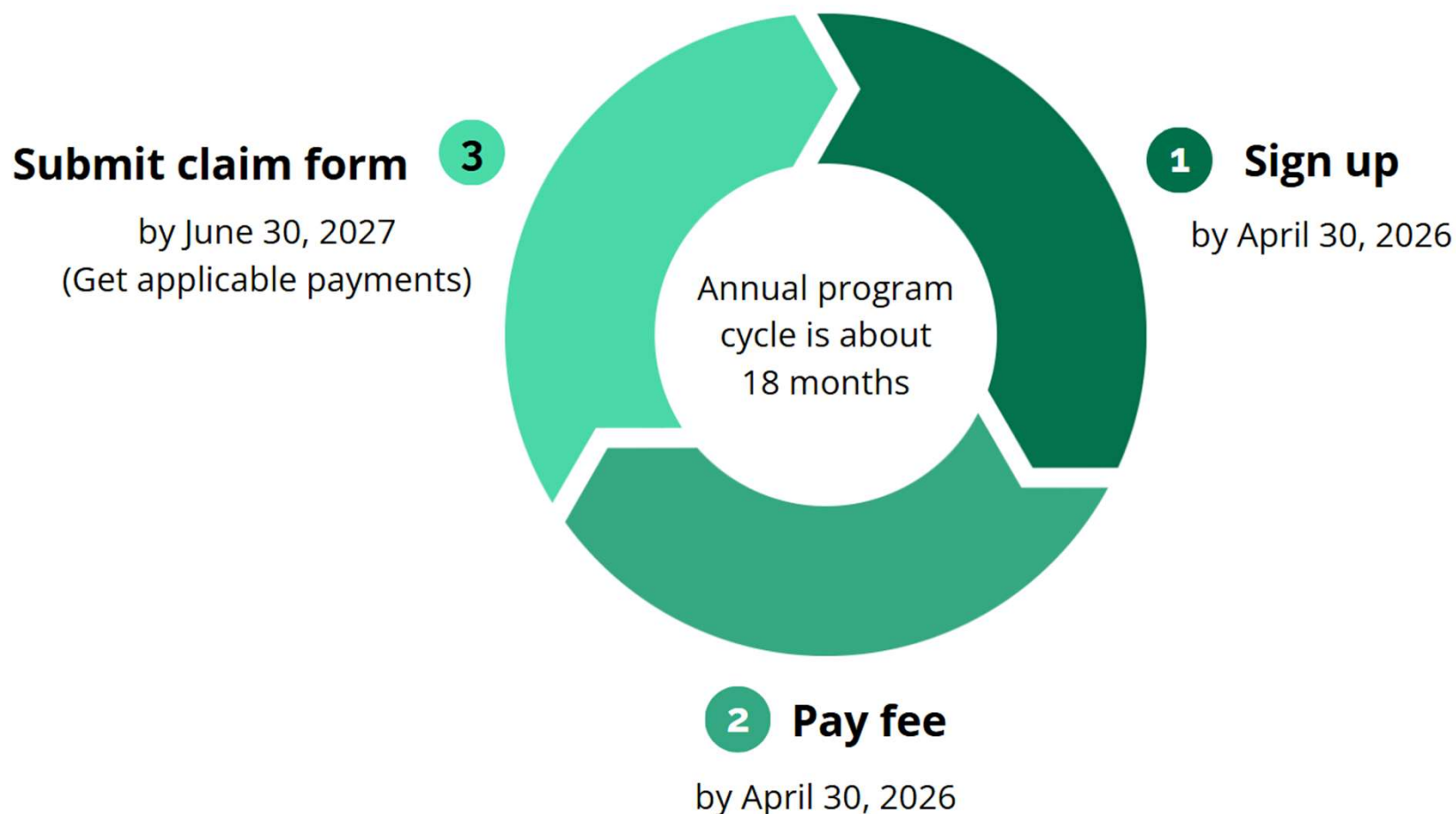
AgriStability Video Shorts



Search for **AgriStability videos** on agricorp.com

How to participate

(in AgriStability)



Interim payments

AgriStability interim payments can provide farmers with cash flow when it is needed most

- Farmers who project a net income decline can apply
- Interim payments provide a 50% advance of your estimated final payment before your fiscal year is over
- You need to complete 6 months of your fiscal year
- Applications are available on agricorp.com

A vibrant landscape of a green cornfield under a bright blue sky. A rainbow arches across the middle of the image, and sun rays emanate from behind the horizon. The word "AgrilInvest" is centered in white text over a semi-transparent dark blue rectangle.

AgrilInvest

AgrilInvest

- In Ontario, AgrilInvest is delivered by [Agriculture and Agri-Food Canada](#) (AAFC) (1-866-367-8506)
- AgrilInvest is a savings account with matching government contributions. You can withdraw funds at any time to alleviate risk or make other investments.
- Each year, you can deposit up to 100% of your Allowable Net Sales, with the first 1% matched by governments. The limit on matching government contributions is \$10,000 per year.

AgrilInvest 2025 Program Year Deadlines

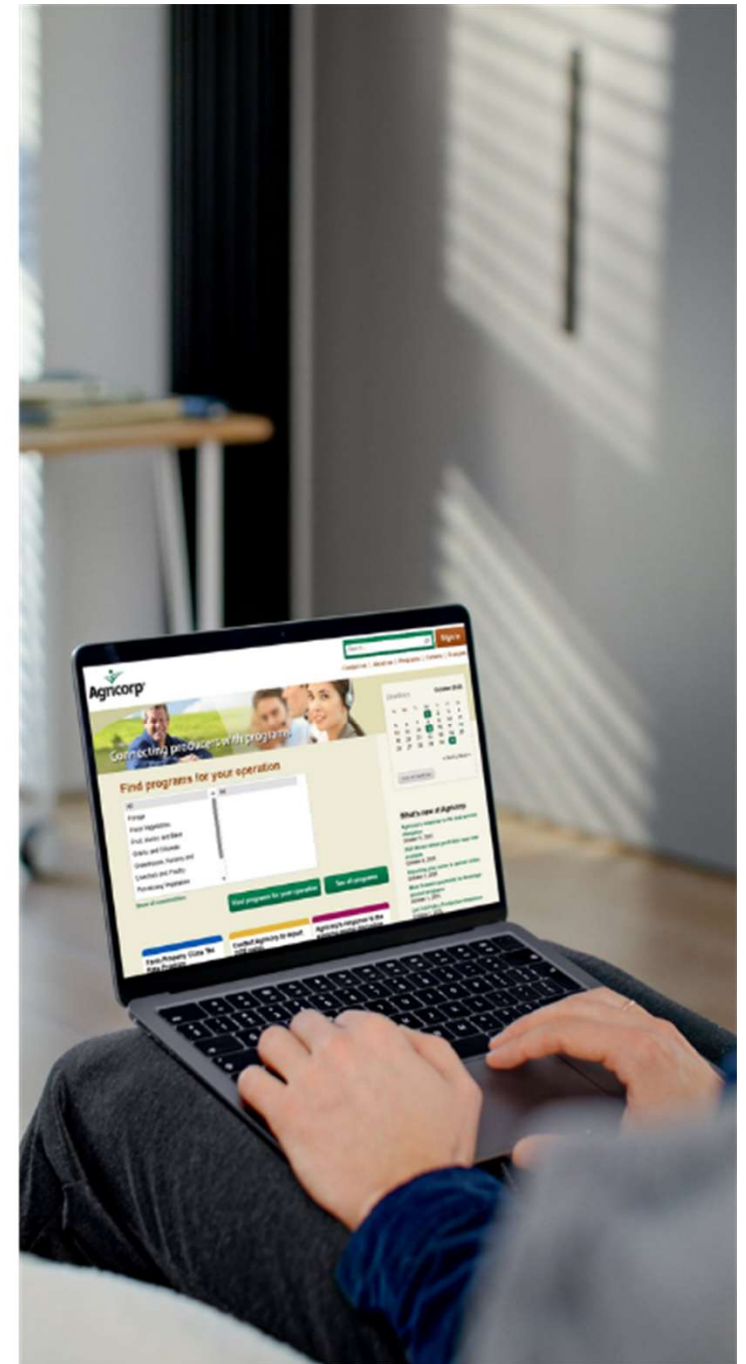
Date	Task
September 30, 2026	Submit 2025 AgrilInvest application form
December 31, 2026	Submit 2025 AgrilInvest application form with penalty
90 days from date of 2025 AgrilInvest Deposit Notice	Make deposit into your AgrilInvest account

A vibrant landscape photograph of a green cornfield under a bright blue sky. A rainbow is visible in the lower right, and sun rays emanate from the upper right. The text "Easy to do business with" is overlaid in white on a semi-transparent dark blue rectangle.

Easy to do business with

Manage your coverage on Agricorp.com

Online actions	Program
Register/ renew your farm business registration	Farm Business Registration
Register your premises	Provincial Premises Registry
Submit eligibility application	Farm Property Class Tax Rate Program
Submit and view documents	Multiple programs
Sign up for direct deposit	Multiple programs



Direct deposit

Take the direct route

Get program payments in your account 5 to 7 days faster with direct deposit.

Enrolling for direct deposit is easier if you're already registered for online services. To register, you need an Agricorp ID and a temporary user ID. Call us at 1-888-247-4999 to obtain your temporary user ID.

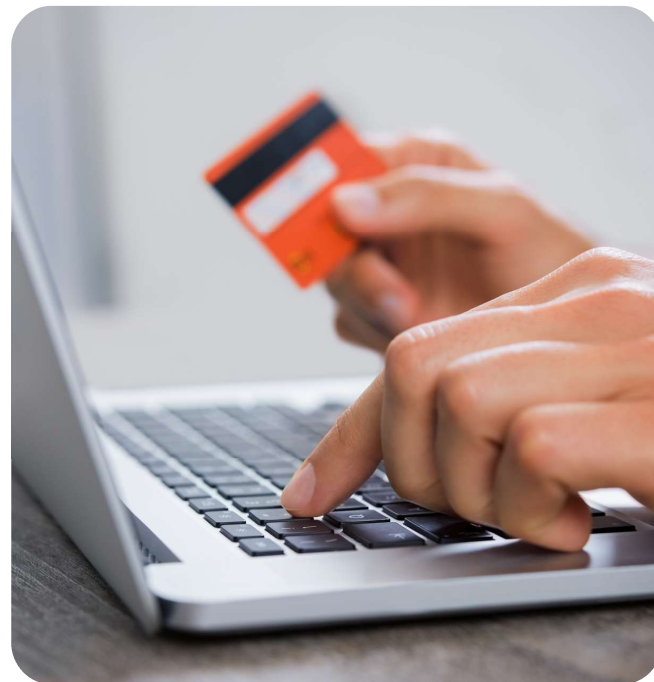


Pay through your bank

Avoid postal delays

Paying through your bank is fast and easy. Take the direct route by adding Agricorp as a payee to your bank account today.

Add **Agricorp** in your bank's Pay Bill section, if you haven't already done so.



Get connected with us

Contact information



1-888-247-4999



www.agricorp.com



contact@agricorp.com



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Thank you