

# AgriStability Program Handbook

Effective for program years commencing 2023  
A federal-provincial-territorial initiative







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The Sustainable Canadian Agricultural Partnership agreement, *AgriStability: Sustainable Canadian Agricultural Partnership – Program Guidelines*, and this handbook, determine how Sustainable CAP AgriStability is administered in Alberta. Any inconsistencies between this handbook and the guidelines shall be resolved in favour of the guidelines. Definitions for program terms found in this handbook are in the program guidelines available on [www.afsc.ca](http://www.afsc.ca).

## What is AgriStability?

AgriStability is one program in a suite of business risk management (BRM) programs that governments offer to help producers manage significant risks. Other programs in the suite include AgriInvest, AgriInsurance and AgriRecovery.

AgriStability provides Canadian agricultural producers with an ongoing whole-farm risk management tool that provides protection against large declines in farming income that threaten the viability of their farm and are beyond their capacity to manage.



## Why choose AgriStability?

- **Whole farm protection** – AgriStability protects your farm income based on all your commodities.
- **Unique coverage** – Your coverage is based on your own farm history.
- **Payments in times of financial distress** – Provides assistance to producers who experience margin declines greater than 30 per cent due to production loss, adverse market conditions and increased costs.
- **Access to other credit options and programs** – AgriStability can give you access to credit options such as the Advance Payments Program (APP), which provides cash advances through various farm commodity organizations.
- **Affordable coverage** – AgriStability is a low-cost risk management program available to all producers.

## What are changes to AgriStability under Sustainable CAP?

The AgriStability compensation rate has increased to 80 per cent or 80 cents per dollar of support from the previous 70 per cent rate. This change came into effect for the 2023 program year.

### Effective for the 2025 program year:

- Producers may elect the optional reference margin calculation. The optional reference margin is calculated using the same method of accounting that is filed for tax, cash or accrual.
- Producers can request a coverage notice with their estimated reference margin and coverage level for the current program year.
- The deadline to submit program forms is moving to June 30. This means program forms for the 2025 program year onward must be received by June 30.

## Program participation

### Joining the program

To become a participant in the program, you must submit an Application for Fee Notice to AFSC by April 30 of the program year in which you wish to participate. Once AFSC receives your Application for Fee Notice, enrolment/fee notice will be issued. Upon receiving the fee notice, producers who choose to not participate need to submit an opt-out form prior to the deadline.

To maintain eligibility in the program, participants are required to pay the fees and submit program information by the prescribed deadlines. For additional information refer to the deadlines section of this handbook.

A reference margin coverage calculator is available on AFSC.ca. This tool allows participants to estimate what their reference margin will be for a given program year.



### Simplified participation

Simplified participation includes reduced information requirements for both the issuing of fees and the calculation of benefits for new and returning participants.

Fees are calculated using industry benchmarks and projected current year production unless a contribution reference margin is available to AFSC.

Producers who have not participated in AgriStability for four years preceding the program year have the option to provide either three or five years of tax and accrual information, including production units, to create their reference margin.

AFSC will continue to use five years to create reference margins whenever such information is available.

AFSC considers a producer to have participated in the program if they have met all the eligibility requirements as listed in the general eligibility requirements section of this handbook.

Producers who have elected and paid fees for two years under the optional reference margin will default to a five-year reference margin. Furthermore, producers who elect to use the optional reference margin must provide historical production units in lieu of reference margin accruals.

*Related Resources: AFSC Technical Information Circular #10 – Simplified Participation (see [www.afsc.ca](http://www.afsc.ca))*



## General eligibility requirements

All the following conditions must be met to be eligible for a program year:

- a. Carried on the business of farming in Canada
- b. Conducted a minimum of six consecutive months of farming activity
- c. Completed a production cycle (see right)
- d. Reported farming income (loss) for income tax purposes to the Canada Revenue Agency (CRA)
- e. Met all program requirements by the deadlines established by AFSC

### Other eligibility information

Eligible participants include individuals farming as sole proprietors or within a partnership, corporations, trusts, co-operatives, communal organizations and limited partnerships.

Landlords, including crop and livestock production share, are only eligible to the extent that they share proportionately in both the income and expenses, as a joint venture arrangement.

Participants are eligible to participate in the program based on the province of main farmstead. Participants may participate in the program in one province only.

Status Indians who carry on the business of farming on a reserve in Canada and who are exempt under the federal *Indian Act* from filing income tax returns are considered eligible provided they submit information that would have otherwise been reported for tax purposes for the program year and the reference years based on the requirements of the *Income Tax Act*.

*Related Resources: AgriStability Program Guidelines – Part 1 Eligibility (see [www.afsc.ca](http://www.afsc.ca))*



A production cycle includes one or more of the following activities:

- The growing and harvesting of a crop
- The process of rearing livestock, such as the calving of cows or farrowing of sows
- The purchase and/or sale of livestock in the case of feeding and finishing enterprises



## Deadlines

AgriStability Requirements	2023 & 2024 Program Years	2025 – 2027 Program Years
Deadline for enrolment request for the program year	April 30	April 30
Deadline for reference margin election	n/a	April 30
Deadline to opt out of the program <i>(The later of 30 days after the issuance of the enrolment/fee notice or April 30)</i>	April 30	April 30
Deadline to pay the program fee, without penalty <i>(The later of 30 days after the issuance of the enrolment/fee notice or April 30)</i>	April 30	April 30
Deadline to submit program forms, without penalty <i>(Program forms submitted after the deadline will have their final AgriStability benefit reduced by \$500 per month to a maximum of \$1,500. If no benefit is calculated, no penalty will be applied)</i>	September 30	June 30
Deadline to submit program forms, with penalty <i>(Participants who submit their supplementary program forms more than three (3) months past the deadline will become ineligible for that program year)</i>	December 31	September 30
Deadline to file taxes to CRA for program eligibility	December 31	September 30
Deadline to pay program fee, with 20% penalty <i>(The later of 60 days after the issuance of the enrolment/fee notice or December 31)</i>	December 31	December 31

Program forms include both supplementary forms and tax information - see Annual filing requirements section for additional information.

### Other deadline information

If a participant does not pay the program fee by December 31 (or 60 days after the issuing of their enrolment/fee notice, whichever is later), they will become ineligible to participate in that program year. Any outstanding fees along with the 20 per cent penalty must still be paid.

Forms and fee payments must be received by AFSC by the deadline or postmarked on or before that date. If the deadline is on a Saturday, Sunday or statutory holiday, the participant has until the next business day to meet the deadline.

Deadline requirements may be waived under extenuating circumstances upon written request of the participant. Requests should be directed to the Manager of Processing and Verification.

## Annual filing requirements

For each program year, a participant must submit completed supplementary forms and tax information to AFSC by the deadline. Participants wanting a calculation of program benefits must file completed supplementary forms. For more information on how to complete the supplementary forms refer to the Supplementary Forms Guide at [www.afsc.ca](http://www.afsc.ca).

### Individuals:

- T1163 Statement A – AgriStability and AgriInvest Programs Information and Statement of Farming Activities.
- T1163s filed to the CRA are forwarded to AFSC.

### Corporations:

- T2 Schedule 1 – as filed to the CRA
- Full financial statements including notes
- Statement A – Alberta Corporations/Co-operatives/ Other Entities\*
- Other tax documents – as requested by AFSC



#### IMPORTANT

Tax information must be supplied on a Statement A for all corporations.

*\*Note: The Statement A Net farming income (loss), line 9946, must match the Net income (loss) for income tax purposes. An Accrual to Tax Worksheet may also be requested.*

### Information for accrual filers

Participants who file their taxes to the CRA on the accrual basis are still required to file supplementary forms to AFSC.

- Completed Schedules 2 and 3 are required at a minimum and, if necessary, any information that may be applicable for Schedule 1a, 1b and 1c for amounts that are not included in the financial statement accruals.
- Inventory changes related to breeding stock included on Schedule 3 will be adjusted to reflect the hybrid inventory adjustment methodology, i.e. change in quantity multiplied by price at the end of the year.
- The participant may be asked to provide inventory working papers to support the amounts reported as opening and closing inventory on their financial statements.




#### DID YOU KNOW?

Participants must submit their tax information to AFSC using the same method as filed to CRA (cash basis or accrual basis). Information on how to allocate cash basis T2 Schedule 1 adjustments can be found on the Corporate Accrual to Tax Conversion Worksheet - available on our website at [www.afsc.ca](http://www.afsc.ca).

## How to file program forms

AFSC has several ways to submit program information:

- **Online** – AFSC Connect
- **Email** – info@afsc.ca
- **In person** – Information can be dropped off at any AFSC branch office
- **Fax** – 403.782.8348 or 1.855.700.2372
- **Mail** – 5718 56 Avenue, Lacombe, AB T4L 1B1



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### Manage your AgriStability account with AFSC Connect





Producers can complete their supplementary forms online from any device and corporations can submit their tax statements online. Once logged in, you can chat online with AFSC if you have questions about AFSC Connect or your AFSC programs.

#### NEW FOR 2025

Producers can elect the optional reference margin and request a coverage notice via AFSC Connect.

## Go green with AFSC Connect

AFSC Connect allows you the flexibility to manage your business online - when it is convenient for you.

			
Get money faster - sign up for direct deposit	Reduce delays by completing your supplementary forms online	View, print and download your statements from the past three years	The online checklist ensures we have everything needed to process your request

In support of our Go Green initiative, producers who have signed up for direct deposit will no longer automatically receive a copy of the calculation of program benefits by mail.



## Program fees

The annual program fee is calculated at 0.45 per cent of the contribution reference margin multiplied by 70 per cent. This results in an approximate fee of \$315 for every \$100,000 of reference margin. The minimum AgriStability program fee is \$45. In addition to the program fee, an administrative cost share (ACS) fee of \$55 is payable to cover a portion of program administrative costs.

### Program year fee example:

	Year 1	Year 2	Year 3	Year 4	Year 5
Adjusted Production Margins	\$100,000	\$117,000	\$130,000	\$113,000	\$95,000
	Selected	Selected	High	Selected	Low
	✓	✓	✗	✓	✗
Contribution Reference Margin	\$110,000		= (\$100,000 + \$117,000 + \$113,000)/3		
Program Fee = 0.45%	0.45%				
Subtotal	495.00				
Coverage	x 70%				
AgriStability Program Fee	346.50				
ACS Fee	55.00				
Total Program Year Fees	\$401.50				



### DID YOU KNOW?

Fees are based on reference margin information from a program year that is two years prior to the current year, known as the contribution reference margin. For example, 2025 program year fees are calculated using 2023 reference margin information.



## Opting out of the program

A participant may opt out of the program upon providing written notice to AFSC. Written notice must be received by April 30 of the program year that you wish to opt out of. A participant will be ineligible for benefits for the program year in which the opt out occurs.

Opt out forms are available on our website at [www.afsc.ca](http://www.afsc.ca).

## Opting out and how that impacts other programs

AFSC collects and submits corporate tax data to Agriculture and Agri-Food Canada (AAFC) for purposes of the AgrilInvest program. Corporations that still wish to participate in the AgrilInvest program must continue to submit their tax information to AFSC by the applicable deadline. If a participant is participating in AgrilInvest only, then they should clearly write "AgrilInvest Only" on the top of the first page of their Statement A. There is no requirement to submit financial statements or T2 Schedule 1.

Individuals who file their taxes to the CRA on a T1163 Statement A will have their information sent to the AgrilInvest Administration directly from the CRA.

Opting out of AgriStability may affect eligibility for the Advance Payments Program (APP), also known as the Cash Advance Program; check with your APP administrator prior to opting out.



### IMPORTANT

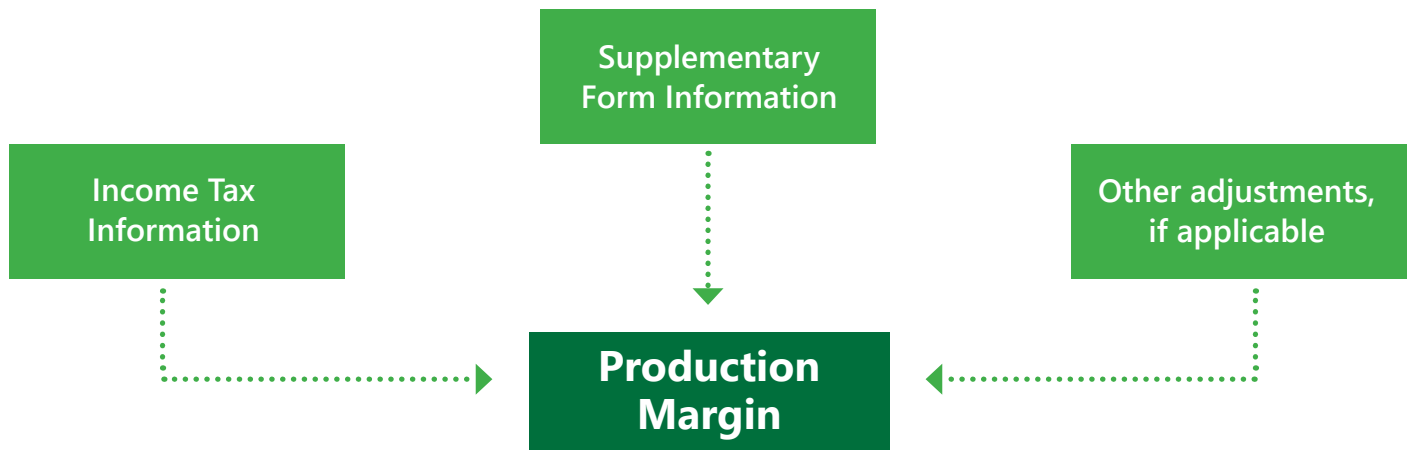
If a participant does not opt out by the April 30 enrolment deadline, they will be required to pay all fees and applicable penalties for that program year.

## How the program works

### Production margins

AgriStability benefits are calculated by comparing a participant's current year financial information to historical years to determine if there has been a shortfall.

A production margin for a program year is calculated using tax and supplementary form information supplied by the participant. AgriStability allowable income less allowable expenses as reported for tax is the starting point. This net margin, which is usually cash basis, is adjusted to include accrual information from the supplementary forms and if applicable, other margin adjustments as determined by the administrator.



Supplementary form adjustments include accounts receivable and deferred income, accounts payable, purchased inputs and crop and livestock inventories. Crop and livestock inventories are valued using hybrid inventory valuation method.

*Related Resources: AFSC Technical Information Circular #4 – Hybrid Accrual Margins, #5 – Stub Periods and #8 – Inventory Valuation (see [www.afsc.ca](http://www.afsc.ca))*



#### WHAT BEGINNING FARMERS NEED TO KNOW...

AFSC may establish production margins based on a participant's farming operation for any of the three years immediately prior to the program year by multiplying the farm's productive units by industry average income/ expense information.

## Allowable income and expenses

Allowable income is generally limited to the sale of agricultural commodities and production insurance payments. Allowable expense items are generally limited to input costs directly related to the production of agricultural commodities. The income and expenses, as reported to CRA, that are considered allowable for the program include, but are not limited to, the following:

### Allowable Income

- Agricultural commodity sales
- AgrilInsurance proceeds
- Canadian Food Inspection Agency (CFIA)
- Commodity future gains
- Custom feeding\*
- Insurance and other proceeds for allowable income and expense items
- Private insurance proceeds (non-allowable in program year and allowable in reference years)
- Rebates for allowable expenses
- Specified program payments\*\*
- Wildlife damage compensation

### Allowable Expenses

- Agricultural commodity purchases
- AgrilInsurance premiums
- Commissions and levies (related to commodity sales)
- Commodity future losses and transaction fees
- Containers and twine
- Custom feeding\*
- Electricity
- Fertilizer and lime
- Freight and shipping (to and from market)
- Heating fuel
- Machinery (gasoline, diesel fuel, oil)
- Minerals and salts
- Pesticides
- Point of sale adjustments
- Prepared feed
- Private and other insurance premiums for allowable income and expense items
- Salaries (arm's length as defined by CRA)
- Storage/drying
- Veterinary fees, medicine, breeding fees

*Related Resources: AFSC Technical Information Circular #3 – Allowable vs Non Allowable and Part 4 of the AgriStability Program Guidelines (see [www.afsc.ca](http://www.afsc.ca))*

*\*Custom feedlot income and expenses are allowable if the feedlot makes an appreciable contribution to the growth and maturity of the livestock. For example, in the case of cattle, the animals must be fed for more than 60 days or have an average gain of at least 90 kgs (200 lbs).*

*\*\*To determine whether to include a program payment in allowable income in the program year and/or reference period, participants reporting tax in Alberta should refer to the Canada Revenue Agency's RC4060 Farming Income and the AgriStability and AgriInvest Program Guide.*



## New for Sustainable CAP

The AgriStability compensation rate has increased to 80 per cent or 80 cents per dollar of support from the previous 70 per cent rate.

The benefit trigger point and how fees are calculated remain the same. Benefits still begin to trigger at 70 per cent of the reference margin and program fees are still only \$315 for every \$100,000 of reference margin support. Losses more than 30 per cent are now compensated at 80 cents for every dollar of decline.

### Effective for the 2025 program year

#### Deadline changes

- Submit program forms without penalty - **June 30** (was September 30)
- Submit program forms with penalty - **September 30** (was December 31)
- Deadline to file taxes to CRA for program eligibility - **September 30** (was December 31)

#### Optional Reference Margin Calculation

Participants may elect the optional reference margin and have their reference margin calculated using the same method of accounting that is filed for tax - cash or accrual. For participants that file tax to CRA on a cash basis, accrual information is no longer included in the reference margin calculation, however, is still required for the program year.

The additive method of structural change is the default method for the optional reference margin calculation.

Participants that elect the optional reference margin calculation continue with that method until such time that a request to elect out is submitted to AFSC, subject to program requirements. The deadline to elect in or out for a program year is April 30 of that same year.

*Related Resources: AFSC Technical Information Circular #11 – Optional Reference Margins (see [www.afsc.ca](http://www.afsc.ca))*

#### Coverage Notices

Participants have the option to request a coverage notice with their estimated reference margin and benefit trigger point. Coverage notices are available three ways:

- Submit request through AFSC Connect
- Submit request via paper form; or
- Use the self-serve Reference Margin Coverage Calculator available on [www.afsc.ca](http://www.afsc.ca)

Participants must be enrolled in the program for the program year they are requesting a coverage notice. Only one request can be made per program year. Coverage notice requests may be submitted between May 1 and December 31 of the applicable program year. Coverage notice statements will be issued once all applicable calculation information is available to AFSC.



## Structural change

Structural change assessments are a routine part of the annual program year benefit calculation. If applied, structural change adjustments are intended to adjust historical production margins to reflect changes in a participant's current farming operation. Typically, these adjustments result from a change in the size of the farm or the commodities being produced. In situations where productive units have not had a material change, structural change adjustments will not be applied.

As an example: Producer A normally seeds 1,000 acres but has decided to rent additional land and now seeds 2,000 acres. The income and expense structure on a 1,000-acre farm compared to a 2,000-acre farm is very different and Producer A's historical margins would need to be adjusted to reflect this change.

A copy of your structural change calculation can be provided upon request by calling our Client Care Centre.



Structural change adjustments can both increase or decrease historical production margins. Applying these adjustments ensures that a participant's historical margins are more accurately reflected based on any changes to their farming operation in the program year.

*Related Resources: AFSC Technical Information Circular #6 – Structural Change and Part 4 of the AgriStability Program Guidelines (see [www.afsc.ca](http://www.afsc.ca))*

## Calculation of program benefits

### STEP 1: Calculate the Olympic Average Reference Margin

The Olympic average reference margin is calculated by dropping the highest and lowest adjusted production margins in the 5 years prior to the program year and averaging the remaining 3 years.

	Year 1	Year 2	Year 3	Year 4	Year 5	Program Year
Adjusted Production Margins	\$250,000	<b>\$220,000</b>	<b>\$215,000</b>	\$141,000	<b>\$195,000</b>	<b>-\$10,000</b>
	High Year	✓	✓	Low Year	✓	
Average used for Reference Margin					<b>\$210,000</b>	

### Program Year Benefit Calculation

Provided that a participant has met the program eligibility requirements, benefits are paid at 80 cents on the dollar for every dollar drop that is below 70 per cent of the reference margin.

### STEP 2: Calculate program benefits

Olympic Average Reference Margin (OARM)	\$210,000	
Benefit Trigger Level (70% of OARM)	\$147,000	
Program Year Margin	<b>-\$10,000</b>	
Margin decline	\$157,000	
Positive margin decline	\$147,000	
Negative margin decline	\$10,000	
Total	\$157,000	
		<b>Benefit</b>
Positive margin decline > 30%	(\$147,000 x 80%)	\$117,600
Negative margin decline	(\$10,000 x 80%)	\$8,000
<b>TOTAL Benefit to Participant</b>	(\$157,000 x 80%)	<b>\$125,600</b>

Benefits must calculate to \$250 or greater to be received by participants.

The maximum benefit per participant is \$3,000,000. Payments may be capped. The World Trade Organization (WTO) Agreement on Agriculture outlines that a program year payment cannot exceed 70 per cent of a producer's margin decline for a program year.

When an AgriStability claim is completed, the participant will receive a calculation of program benefits package. Participants should review the information in the package for accuracy. If an amendment is required, refer to the revisions and amendments section of this handbook. The most recent calculation of program benefits package is available via AFSC Connect through the "View Details/Statements" icon.

## Other information about program benefits

Participants may be combined by AFSC to determine program benefits if it is determined that they are operating as a whole farm. Participants who are combined will have the benefit cap of \$3,000,000 applied to the combined operation. Each participant will have their benefit determined by the percentage of the whole farm interest held at the end of the program year.

Beginning farmers with less than five years of tax and supplementary information will have their reference margin calculated using the three years immediately preceding the program year until such time that there are five years available to calculate an Olympic average reference margin.

If the reference margin is negative and more than one of the three selected years is negative, the participant's claim will not be eligible for that program year.

Participants who did not participate in an AFSC administered AgrilInsurance program at the minimum level (70 per cent coverage) for any insurable commodity, may have their negative margin benefit reduced by a deemed AgrilInsurance benefit. The deemed AgrilInsurance benefit represents the indemnity that a producer would have received had they participated in AgrilInsurance, less the premium that they would have paid.

The deemed production insurance benefit will not be included as income for the purpose of calculating production margins.

## Interim benefit calculation

Interim benefit calculations give participants the option to receive an advance payment prior to the end of their program year in situations where they have suffered large income declines.

A participant may apply for an interim benefit upon completing six months of farming and up to 90 days after the completion of their program year.

To reduce the risk of overpayment, benefits are paid at 50 per cent of an estimated final benefit and benefits are limited to positive margin declines only; there are no payment of benefits on negative margins. Any interim benefits received will reduce final program benefits for that program year.

Participants who submit an interim application and receive benefits must submit a final application by the required deadlines. Failure to do so will result in a full overpayment of interim benefits.

For additional information about how to apply for an interim benefit refer to the interim application and interim guide available on our website at [www.afsc.ca](http://www.afsc.ca).



## Late participation

Late participation may only be offered in program years that have experienced a significant agricultural disaster, whereby both the federal and provincial governments have agreed jointly to extend the deadline for participation.

This change does not allow for late participation due to a disaster on an individual farm, only in special circumstances (industry-wide or province-wide disaster).

Late participants must comply with all program requirements and deadlines.

Payments to late participants, including interims, will be reduced by 20 per cent prior to applying any other deductions or penalties.

*Related Resources: AgriStability Program Guidelines Part 3.7 and Annex D (see [www.afsc.ca](http://www.afsc.ca))*



## Revisions and amendments

- A participant may request, in writing, an adjustment to information pertaining to the program year and its related benefits within 18 months following issuance of the original calculation of program benefits statement. Adjustments requested after this time may not result in any changes to benefits for the program year.
- A participant may request, in writing, an adjustment to the amended information within 90 days following issuance of an amended calculation of program benefits statement.
- All adjustments require supporting documentation and are subject to verification, audit and/or inspection by AFSC.
- The participant must inform AFSC within 30 days of the discovery of any changes or errors in the information provided, including amendments or reassessments by the CRA of income tax information.
- AFSC is not responsible for notifying participants or the CRA of incorrect tax reporting.
- The administrator may initiate adjustments to information used in calculating program benefits for a program year (including information used in calculating the reference margin for that program year) for up to six years after notification of the original calculation of program benefits for that program year.
- Participants will be required to repay any overpayment of benefits to AFSC. Interest will commence 30 days after the date of notification of overpayment is issued. The interest rate used is the CIBC prime rate plus 2 per cent per annum.

*Related Resources: AFSC Technical Information Circular #1 – Information on Reprocessing Claims (see [www.afsc.ca](http://www.afsc.ca))*

## Appeals

A participant who is of the opinion that program rules were not correctly applied in the processing of their program year file may request a review by the administrator. The administrator may refer matters raised by participants to an appeals committee.

Appeals shall be subject to a deadline of 90 days from the date that the participant is notified by AFSC of the decision which is subject to appeal. Appeals must be submitted in writing to:

**AgriStability Appeal Committee**  
c/o AFSC  
5718 56 Avenue  
Lacombe, Alberta T4L 1B1

The written appeal must:

- a. Clearly identify the nature of the appeal
- b. Provide sufficient information and documentation to substantiate the appeal, and
- c. Specify the remedy being sought

The AgriStability Appeal Committee must make recommendations in accordance with the agreements and legislation governing AgriStability.



## Other BRM programs and AFSC products

### AgrilInsurance

AFSC provides cost-shared production and area-based insurance covering a variety of commodities.

### AgrilInvest

AgrilInvest is a matching deposit-based program for participants who face small margin declines. The program is administered by the Agriculture and Agri-Food Canada (AAFC). AgrilInvest funds, including the government contribution, can be withdrawn at any time with no pre-existing withdrawal requirements. The program is simple, responsive, predictable, and bankable. AFSC collects tax information for corporations, cooperatives and other entities and forwards this information to AAFC for the AgrilInvest program.

### AgriRecovery

AgriRecovery is a disaster relief framework to help participants with the cost of activities necessary for recovery following natural disaster events. AgriRecovery initiatives must be declared jointly by the federal and provincial governments. AgriRecovery is intended to respond in situations where participants do not have the capacity to cover the extraordinary costs, even with the assistance available from other programs.

### Livestock Price Insurance

Livestock Price Insurance (LPI) is a risk management tool available in British Columbia, Alberta, Saskatchewan, Manitoba, New Brunswick and Prince Edward Island. LPI provides producers with protection against an unexpected drop in prices for cattle and hogs over a defined period.

### Lending

AFSC supports primary agricultural producers and agribusinesses in Alberta through its lending programs. Through partnerships with producers and businesses, AFSC helps maintain a profitable agriculture sector in the province and stimulates healthy rural communities.

For additional information about the programs available at AFSC visit our website at [www.afsc.ca](http://www.afsc.ca).