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2020 Bayer Crop Protection Grower Finance Program

Increase your purchasing power.

Whatever your needs, Bayer is here to help. Bayer offers the products and expertise that provide you additional purchasing power by offering payment terms that fit the needs of your operation. Just what you need to get the job done.

Bayer Required Crop Protection Products	Program	Program Period	Customer Payment Terms
Two or more products AND \$10,000 or more in financed sales	Fixed 0% ^{1,2} Rate	Sept. 1, 2019 – Aug. 31, 2020	Due in full Nov. 2020

Program Requirements

With the purchase of two or more Bayer products AND \$10,000 or more in financed sales, farmers will qualify for Fixed 0%^{1,2} Rate financing.

- Qualifying products include all Bayer crop protection and seed treatment products listed below.

FUNGICIDES: ABSOLUTE[®]500 SC, ABSOLUTE[®]MAXX, ALIETTE[®]WDG, DELARO[®]325 SC, FLINT[®]EXTRA, GEM[®]500 SC, LUNA EXPERIENCE[®], LUNA SENSATION[®], LUNA TRANQUILITY[®], PREVICUR[®]FLEX, PROLINE[®], PROPULSE[®], PROSARO[®], PROVOST[®]OPTI, PROVOST[®]SILVER, REASON[®]500SC, SCALA[®]BRAND SC, SERENADE[®]ASO, SERENADE[®]OPTI, STRATEGO[®], STRATEGO[®]YLD. **HERBICIDES:** ALION[®], AUTUMN[™]SUPER 51 WDG, AXIOM[®]DF, BALANCE[®]FLEXX, CAPRENO[®], CORVUS[®], DEGREE[®]XTRA, DIFLEXX[®], DIFLEXX[®]DUO, HARNESS[®], HARNESS[®]MAX, HARNESS[®]XTRA, HARNESS[®]XTRA 5.6L, HUSKIE[®], HUSKIE[®]COMPLETE, LAUDIS[®], LUXXUR[®], NORTRON[®]SC, OLYMPUS[®]70WDG, OSPREY[®]4.5WG, OSPREY[®]XTRA, RICESTAR[®]HT, RIMFIRE[®]MAX, ROUNDUP POWERMAX[®], ROUNDUP POWERMAX[®]II, ROUNDUP WEATHERMAX[®], RT 3[®], SCOPARIA[®], TRIPLEFLEX[®]II, VARRO[®], WARRANT[®], WARRANT[®]ULTRA, WOLVERINE[®]ADVANCED, XTENDIMAX[®]WITH VAPORGRIP[®]TECHNOLOGY. **INSECTICIDES:** ADMIRE[®]PRO, BAYTHROID[®]XL, ENVIDOR[®]2CE, ENVIDOR[®]2CE(CA), LEVERAGE[®]360, MOVENTO[®]240SC, MOVENTO[®]HL, MOVENTO[®]MPC, OBERON[®]2SC, OBERON[®]4SC, SIVANTO[®]HL, SIVANTO[®]PRIME, SIVANTO[®]200 SL, ULTOR[®]150SC. **SEEDGROWTH[™]:** ACCELERON[®]B-200 SAT, ACCELERON[®]E-007 SAT, ACCELERON[®]SEED APPLIED SOLUTIONS BASIC, ACCELERON[®]SEED APPLIED SOLUTIONS STANDARD, AERIS[®], ALLEGIANCE[®]FL, CELL-TECH[®]GRANULAR, CELL-TECH[®]LIQUID, EMESTO[®]SILVER, EVERGOL[®]ENERGY, FLUENCY AGENT, GAUCHO[®]600 FLOWABLE SEED TREATMENT, GAUCHO[®]XT FLOWABLE SEED TREATMENT, ILEVO[®], JUMPSTART[®], NITRAGIN[®]GOLD, OPTIMIZE[®]XC, PERIDIAM[®]1010, QUICKROOTS[®], RAXIL[®]PRO MD, RAXIL[®]PRO SHIELD, SEPRESTO[®], TAGTEAM[®]GRANULAR, TAGTEAM[®]LCO XC, THIRAM 425, TRILEX[®]2000, TRILEX[®]ADVANCED. **NEMATOCIDES:** VELUM[®]ONE, VELUM[®]PRIME, VELUM[®]TOTAL. **PGR:** STANCE[®]. **HARVEST AIDS:** FINISH[®]PRO, GINSTAR[®]EC.

PROGRAM TERMS:

Bayer reserves the right to modify or withdraw this program or any portion thereof without prior notice.

If a farmer purchases Bayer products from a source other than Bayer (or Bayer authorized retailer) Bayer retains the option to prohibit participation of the farmer under the terms of the program. Only products purchased from Bayer or another authorized entity and sold to farmers are eligible for the program.

Fraudulent reporting of sales information or documentation will be grounds for withholding or invalidating all program participation. Bayer reserves the right using Bayer auditors or an independent auditing firm to verify all claims for eligibility under the program, in a matter of discrepancy, reserves the right of final decision.

- 1 Offer valid on qualifying purchases made between 1 September 2019 to 31 August 2020. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Fixed 0% APR from the date of purchase, which may be prior to delivery, until November 2020, when the entire transaction amount and accrued interest is due in full. Regular Multi-Use Account rates will apply after that date. Offer may be limited to qualifying products. \$10,000 minimum purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.
- 2 Subject to credit approval, terms and conditions. Credit must be approved and transactions submitted by 31 August 2020 in order to qualify for the incentive rate. Subject to credit approval terms and conditions by Rabo AgriFinance.

ALWAYS READ AND FOLLOW PESTICIDE LABEL DIRECTIONS.

XtendiMax[®] herbicide with VaporGrip[®] Technology is part of the Roundup Ready[®] Xtend Crop System and is a restricted use pesticide. ALWAYS READ AND FOLLOW PESTICIDE LABEL DIRECTIONS. It is a violation of federal and state law to use any pesticide product other than in accordance with its labeling. XtendiMax[®] herbicide with VaporGrip[®] Technology and products with XtendFlex[®] Technology may not be approved in all states and may be subject to use restrictions in some states. Check with your local product dealer or representative or U.S. EPA and your state pesticide regulatory agency for the product registration status and additional restrictions in your state. For approved tank-mix products and nozzles visit XtendiMaxApplicationRequirements.com.

FOR SOYBEANS, EACH ACCELERON[®] SEED APPLIED SOLUTIONS OFFERING is a combination of separate individually registered products containing the active ingredients: BASIC Offering: metolaxyl, flupropoxad, and pyraclostrobin. STANDARD Offering: metolaxyl, flupropoxad, pyraclostrobin, and imidacloprid.

Aeris[®], Balance[®] Flex, Baythroid[®] XL, Corvus[®], Degree Xtra[®], Harness[®] Xtra, Huskie[®] Complete, Leverage[®] 360 and Scoparia[®] are restricted use pesticides. Movento[®] MPC Insecticide is only registered in Florida. Nortron[®] SC Herbicide is only registered in California. Not all products are registered in all states and may be subject to use restrictions. The distribution, sale, or use of an unregistered pesticide is a violation of federal and/or state law and is strictly prohibited. Check with your local dealer or representative for the product registration status in your state. Cell-Tech[®], JumpStart[®], Nitragin[®] and Optimize[®] are registered trademarks of Novozymes. ILeVO[®] is a trademark of BASF Corporation. Absolute[®], Acceleron[®], Admire[®], Aeris[®], Alette[®], Alion[®], Allegiance[®], Autumn[™], Aviom[®], Balance[®], Baythroid[®], Capreno[®], Corvus[®], Degree Xtra[®], Delaro[®], DiFlex[®], Envidor[®], Emesto[®], Evergol[®], Finish[®], Flint[®], Gauch[®], Gem[®], Ginstar[®], Harness[®], Huskie[®], Laudis[®], Leverage[®], Luna Experience[®], Luna Sensation[®], Luna Tranquility[®], Luxur[™], Movento[®], Norton[®], Oberon[®], Olympus[®], Osprey[®], Peridiam[®], Previcur[®], Proline[®], Propulse[®], Prosaro[®], Provost[®], Reason[®], Ricestar[®], Rimfire[®], Roundup PowerMAX[®], Roundup Technology[®], Roundup WeatherMAX[®], RT 3[®], Scala[®], Scoparia[®], Serenade[®], Sivanto[®], Stance[®], Stratego[®], Trilex[®], TripleFLEX[®], Ultor[®], VaporGrip[®], Varro[®], Velum[®], Warrant[®], Wolverine[®] and XtendiMax[®] are trademarks of Bayer Group. All other trademarks are the property of their respective owners. For additional product information call toll-free 1-866-99-BAYER (1-866-992-2937) or visit our website at www.BayerCropScience.us. Bayer CropScience LP, 800 North Lindbergh Boulevard, St. Louis, MO 63167. ©2019 Bayer Group. All rights reserved. 1T9N19487