

2021 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.

Qualifying Purchase	Rate	Program Period	Customer Payment Terms
Two or more eligible Bayer Products totaling \$10,000 or more in financed purchases.	Fixed 0% ^{1,2}	Sept. 1, 2020 – Aug. 31, 2021	Due in full Nov. 2021

Program Requirements

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

- Promotional transactions are subject to John Deere Financial and/or Rabo AgriFinance approval and retailer participation.
- Eligible products include all Bayer crop protection listed below.

Eligible Bayer Crop Protection Products

FUNGICIDES: ABSOLUTE® 500 SC, ABSOLUTE® MAXX, ALIETTE® WDG, DELARO® 325 SC, DELARO® COMPLETE, FLINT® EXTRA, LUNA EXPERIENCE®, LUNA SENSATION®, LUNA TRANQUILITY®, MINUET™, PREVICUR® FLEX, PROLINE®, PROPULSE®, PROSARO®, PROVOST® SILVER, 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, RIMFIRE® MAX, SCOPARIA®, TRIPLEFLEX® II, VARRO®, WARRANT®, WARRANT® ULTRA, WOLVERINE® ADVANCED. **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, ULTOR® 150SC. **SEEDGROWTH™:** ACCELERON® B-200 SAT, ACCELERON® E-007 SAT, ACCELERON® SEED APPLIED SOLUTIONS BASIC, ACCELERON® SEED APPLIED SOLUTIONS STANDARD, AERIS®, ALLEGIANCE® FL, EMESTO® SILVER, EVERGOL® ENERGY, EVERGOL® XTEND C, FLUENCY AGENT, GAUCHO® 600 FLOWABLE SEED TREATMENT, GAUCHO® XT FLOWABLE SEED TREATMENT, PERIDIAM® 1010, RAXIL® PRO MD, RAXIL® PRO SHIELD, THIRAM 425, TRILEX® 2000, TRILEX® ADVANCED. **NEMATOCIDES:** VELUM®, 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 grower purchases Bayer products from a source other than Bayer (or Bayer authorized retailer) Bayer retains the option to prohibit participation of the grower under the terms of the program. Only products purchased from Bayer or another authorized entity and sold to growers 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, an in matter of discrepancy, reserves the right of final decision.

Growers have the following two options to choose from for financing:

- Offer valid on qualifying purchases made between September 1, 2020 to August 31, 2021. 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 2021, when the entire transaction amount 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 AND two or more eligible Bayer products 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.
- Subject to credit approval, terms and conditions. Credit must be approved and transactions submitted by 31 August 2021 in order to qualify for the incentive rate. Subject to credit approval terms and conditions by Rabo AgriFinance.

FOR COTTON, EACH ACCELERON® SEED APPLIED SOLUTIONS OFFERING is a combination of separate individually registered products containing the active ingredients: BASIC Offering: metalaxyl, flupyrroxad, myclobutanil, and pyraclostrobin. STANDARD Offering: metalaxyl, flupyrroxad, pyraclostrobin, myclobutanil and imidacloprid. ELITE plus Poncho®/VOTIVO® Offering: metalaxyl, flupyrroxad, pyraclostrobin, myclobutanil, imidacloprid, clothianidin and Bacillus Firmus I-1582.

FOR CORN, EACH ACCELERON® SEED APPLIED SOLUTIONS OFFERING is a combination of separate individually registered products containing the active ingredients: BASIC plus Poncho®/VOTIVO® Offering for corn: metalaxyl, prothioconazole, flupyrroxad, clothianidin, Bacillus firmus I-1582. ELITE plus Poncho®/VOTIVO® Offering for corn: metalaxyl, prothioconazole, flupyrroxad, clothianidin, and Bacillus firmus I-1582; prothioconazole and flupyrroxad at rates that suppress additional diseases. BASIC Offering for corn: metalaxyl, prothioconazole, flupyrroxad, and clothianidin. ELITE Offering for corn: metalaxyl, and clothianidin; and prothioconazole and flupyrroxad at rates that suppress additional diseases. BioRise™ Corn Offering is the on-seed application of either BioRise™ 360 ST or the separately registered seed applied products Accleron® B-300 SAT and BioRise™ 360 ST. BioRise™ Corn Offering is included seamlessly across offerings on all class of 2017, 2018, 2019 and 2020 products.

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

The distribution, sale, or use of an unregistered pesticide is a violation of federal and/or state law and is strictly prohibited. Not all products are approved in all states.

Aeris®, Balance® Flexx, 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. 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. Poncho® and VOTIVO® are trademarks of BASF Corporation. Absolute®, Accleron®, Admire®, Aeris®, Aliette®, Alion®, Allegiance®, Autumn™, Axiom®, Balance®, Bayer, Bayer Cross, Baythroid®, BioRise®, Capreno®, Corvus®, Degree Xtra®, Delaro®, DIFLEXX®, Ernesto®, Envidor®, Evergol®, Finish®, Flint®, Gaucho®, Ginstar®, Harness®, Huskie®, Laudis®, Leverage®, Luna Experience®, Luna Sensation®, Luna Tranquility®, Luxxur™, Minuet™, Movento® HL, Nortron®, Oberon®, Olympus®, Osprey®, Previcur®, Proline®, Propulse®, Prosaro®, Provost®, Raxil®, Rimfire®, Scala®, Scoparia®, Serenade®, Sivanto®, Stance®, Stratego®, Trilex®, TripleFLEX®, Ultor® insecticide, Varro®, Velum®, Warrant® and Wolverine® are trademarks of Bayer Group. 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. ©2020 Bayer Group. All rights reserved.

