





Improve Cash Flow

Exclusive Financing



2024 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.

Minimum Purchase	Interest Rate (APR)	Program Period	Grower Customer Due Date
2 or more eligible Bayer Crop Protection products* with a minimum purchase of \$10,000 in eligible products.**	Fixed 3.9% APR ^{1,2}	Sept. 1, 2023 – Aug. 31, 2024	Due in full Nov. 2024

Program Requirements

With the purchase of two or more eligible Bayer products totaling \$10,000 or more in financed sales, grower customer will qualify for Fixed 3.9% APR ^{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

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ABSOLUTE® MAXX ADAMENT™ 50 WG ALIETTE® 80WDG DELARO® 325 SC DELARO® COMPLETE FLINT® EXTRA LUNA EXPERIENCE® LUNA® FLEX LUNA® PRO LUNA SENSATION® LUNA TRANQUILITY® MINUET™ PREVICUR® FLEX PROLINE® PROPULSE® PROSARO® PROSARO® PRO 400 SC PROVOST® SILVER SCALA® BRAND SC SERENADE® ASO SERENADE® OPTI STRATEGO® YLD

HARVEST AIDS

FINISH® PRO GINSTAR® EC

HERBICIDES

ALION®

AUTUMN™ SUPER AXIOM® 68DF BALANCE® FLEXX CAPRENO® CORVUS® DEGREE® XTRA DIFLEXX® DIFLEXX® DUO HARNESS® HARNESS® MAX HARNESS® XTRA 5.6L HARNESS®XTRA HUSKIE® HUSKIE® COMPLETE HUSKIE® FX LAUDIS® LUXXUR® NORTRON® SC OLYMPUS® 70DF OSPREY® 4.5WG OSPREY® XTRA RIMFIRE® MAX ROUNDUP POWERMAX® ROUNDUP POWERMAX® II ROUNDUP POWERMAX® 3 ROUNDUP WEATHERMAX® RT 3®

HERBICIDES continued

SCOPARIA™
TRIPLEFLEX® II
TRIVOLT™
VARRO®
WARRANT®
WARRANT® ULTRA
WOLVERINE® ADVANCED
XTENDIMAX® HERBICIDE
WITH VAPORGRIP®
TECHNOLOGY

INSECTICIDES

ADMIRE® PRO
BAYTHROID® XL
LEVERAGE® 360
MOVENTO® 240SC
MOVENTO® HL
MOVENTO® MPC
OBERON® 2SC
OBERON® 4SC
SIVANTO® PRIME
ULTOR® 150SC

NEMATICIDES

VELUM® ONE VELUM® PRIME VELUM® RISE

PGR Products

STANCE®

SEEDGROWTH Products ACCELERON® E-007 SAT

ACCELERON® SEED **APPLIED SOLUTIONS** BASIC ACCELERON® SEED APPLIED SOLUTIONS STANDARD AERIS® ALLEGIANCE® F BUTEO™ START EMESTO® SILVER EVERGOL® ENERGY EVERGOL® XTEND C GAUCHO® 600 FLOWABLE SEED TREATMENT GAUCHO® XT FLOWABLE SEED TREATMENT RAXIL® PRO MD RAXIL® PRO SHIELD THIRAM® 42-S TRILEX® 2000 TRILEX® FX

PROGRAM TERMS

Market Year 2024 is defined as 9/1/2023 - 8/31/2024.

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

1 Offer valid on qualifying purchases made between September 01, 2023 to August 31, 2024. 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 3.9% APR from the date of purchase, which may be prior to delivery, until November 2024, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. Offer may be limited to qualifying products. Offer is subject to change or termination without prior notice due to unprecedented changes in market conditions. Changes or termination of offer will not impact previously posted transactions. \$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 2023 in order to qualify for the incentive rate. Subject to credit approval terms and conditions by Rabo AgriFinance.

**For retailers within Arizona and California, no initial minimum purchase is required for financing. The \$10,000 purchase amount must be met over the course of the program.

A grower customer can participate in Prepay, John Deere Financing, and Rabo AgriFinance programs BUT NOT ON THE SAME CROP PROTECTION PRODUCT / DOLLAR.

Bayer reserves the right not to pay any commission, incentive, rebate, refund, discount or other promotional payment on units of eligible products under this program where the sale is executed via an online electronic point of sale system unless approved by Bayer in writing.

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 purchases 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.

XtendiMax® herbicide with VaporGrip® Technology is part of the Roundup Ready® Xtend Crop System, is a restricted use pesticide and must be used with VaporGrip® Xtra Agent (or an equivalent volatility reduction adjuvant). For approv tank-mix products (including VRAs and DRAs), nozzles and other important label information visit XtendiMaxApplicationRequirements.com.

ALWAYS READ AND FOLLOW PESTICIDE LABEL DIRECTIONS. EACH ACCELERON® SEED APPLIED SOLUTIONS OFFERING is a combination of separate individually registered products. 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.

Adament™ 50 WG Fungicide is only registered in California. Roundup Technology® includes glyphosate-based herbicide technologies.

Movento® MPC Insecticide is only registered for use in Florida, Georgia and Alabama. Aeris®, Balance® Flexx, Baythroid® XL, Corvus®, Degree Xtra®, Harness® Xtra, Huskie® Complete, Leverage® 360, Scoparia™, TirVolt™ and XtendiMax® are restricted use pesticides. Not all products are registered for use 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. Tank mixtures: The applicable labeling for each product must be in the possession of the user at the time of application. Follow applicable use instructions, including application rates, precautions and restrictions of each product used in the tank mixture. Not all tank mix product formulations have been tested for compatibility or performance other than specifically listed by brand name. Always predetermine the compatibility of tank mixtures by mixing small proportional quantities in advance. Acceleron®, Adament™, Admire®, Aeris®, Aliette®, Alion®, Allegiance®, Autumn™, Aviom®, Balance®, Bayer, Bayer Cross, Baythroid®, Capreno®, Corvus®, Degree Xtra®, Delaro®, DiFlexx®, Emesto®, Evergol®, Evergol®, Finish®, Flint®, Gaucho®, Ginstar®, Harness®, Huskie®, Laudis®, Leverage®, Luna Experience®, Luna® Pro, Luna Sensation®, Luna Tranquility®, Luxxur®, Minuet™, Movento®, Movento® Movento® HL, Nortron®, Oberon®, Olympus®, Osprey®, Previcur®, Proline®, Propulse®, Prosaro®, Provost®, Raxil®, Rimfire®, Roundup PowerMAX®, Roundup Ready®, Roundup Technology®, Roundup Ready®, Roundup Ready®, Roundup Ready®, Roundup WeatherMAX®, RT 3 Powered by Roundup Technology and Design®, Scala®, Scoparia™, Serenade®, Sivanto®, Stratego®, Trilex®, Triple-Flex®, Trivlot™, Ultor® insecticie, VaporGripø, Varro®, Velum®, Warrant®, Wolverine® and XtendiMax® are trademarks of Bayer Group. All rights reserved.







Protect your cash flow as well as your crops.

Purchase FMC herbicides, insecticides and fungicides as you need them throughout the season, but pay after harvest.

2024 FMC Product Financing

Program Dates	Minimum Purchase	Finance Rate	Application Cost Financing	Payment Terms
October 1, 2023 - September 1, 2024	\$10,000*	No-Payment/ No-Interest until 9/1/2024 followed by Standard Terms ¹	*Customers who meet FMC product financing program requirements may also finance foliar insecticides and fungicides up to \$10 acre.	Due in full November 2024

Eligible Products:

Herbicides: Affinity® BroadSpec, Affinity® TankMix, Aim® EC, Anthem® Flex, Anthem® MAXX, Authority® Assist, Authority® Edge, Authority® Elite, Authority® First DF, Authority® Maxx, Authority® Supreme, Authority® XL, Comand® 3ME microencapsulated, Express®, Finesse® cereal and fallow, FirstShot® SG burndown, Harmony® Extra SG, Obey®, Panoflex®, PrecisionPac® custom blends, Shark® EW, Shark® H2O, Spartan® Charge, Spartan® Elite, Zeus® Brands

Foliar Insecticides: Altacor®, Altacor® eVo, Avaunt®, Avaunt® eVo, Beleaf® 50 SG, Carbine® 50WG, Coragen®, Dimethoate 400 EC, Elevest®, Exirel®, Hero®, Mustang® Maxx, Prevathon®, Steward® EC, Vantacor®, Verimark®

Foliar Fungicides: Adastrio[™], Lucento[®], Rhyme[®], Rovral[®], Topguard[®], Topguard Terra[®], Topguard[®] EQ

At-Plant Insecticides: Capture® 3RIVE 3D®, Capture® LFR®

At-Plant Insecticides/Fungicides: Ethos® 3D, Ethos® XB, Xyway® 3D, Xyway® LFR®, Zironar™

Product Eligible for Application Cost Financing:

Foliar Insecticides: Elevest[®], Hero[®], Mustang[®] Maxx, Prevathon[®], Steward[®] EC, Vantacor[®] Foliar Fungicides: Adastrio[™], Lucento[®], Topguard[®], Topguard Terra[®], Topguard[®] EQ

Visit your local FMC retailer today to take advantage of No-Payment/No-Interest until 9/1/24 on the products that deliver cleaner fields and higher yields. To take advantage of the product financing offers, you'll need a **Multi-Use AccountTM** from John Deere Financial with a Special Terms Credit Limit. If you don't have an account, John Deere Financial makes it easy to apply:

- Visit <u>Deere.com/ApplyMultiUseAccount</u> to complete an online application.
- See your local retailer to complete an application.
- Call 1-800-356-9033 to have an application mailed to you.

Offer valid on qualifying purchases made 01 October 2023 through 01 September 2024. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. After the promotional period, interest will begin to accrue at the regular Multi-Use Account rate until November 2024, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. Offer is subject to change without prior notice due to unpredicted changes in market conditions. Changes to offer will not impact previously posted transactions. 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.

Capture 3RIVE 3D insecticide, Capture LFR insecticide, Elevest insect control, Ethos 3D insecticide/fungicide, Ethos XB insecticides/fungicides, Hero insecticide and Mustang Maxx insecticide are Restricted Use Pesticides. Always read and follow all label directions, precautions and restrictions for use. Some products may not be registered for sale or use in all states. Adastrio fungicide, Elevest insect control, Vantacor insect control, Xyway 3D fungicide and Xyway LFR fungicide may not be registered for sale or use in all states. Contact your local FMC retailer or representative for details and availability in your state. FMC, the FMC logo, 3RIVE 3D, Adastrio, Affinity, Aim, Altacor, Altacor eVo, Anthem, Avaunt, Capture, Command Coragen, Elevest, Ethos, Exirel, Express, Finesse, FirstShot, Harmony, Hero, LFR, Lucento, Mustang, Obey, Panoflex, PrecisionPac, Prevathon, Rhyme, Rovral, Shark, Spartan, Steward, Topguard, Topguard Terra, Vantacor, Verimark, Xyway, Zeus and Zironar are trademarks of FMC Corporation or an affiliate. Beleaf and Carbine are trademarks of Ishihara Sangyo Kaisha Ltd. ©2023 FMC Corporation. All rights reserved.

CR0317143 Litho in U.S.A. (23-06)

MARKET YEAR 2024 Crop Protection Finance Program



Input Financing For Your Operation

Valent U.S.A. LLC and John Deere Financial are pleased to introduce the following financing solution for eligible crop protection brands.



Program Offer Conditions

- Customers must have an Agricultural Preferred Multi-Use Account™ with an approved Special Terms
 credit limit with John Deere Financial. If customers do not have a Multi-Use Account, please go to
 MyMultiUseAccount.com or call 800-356-9033 to complete an application
- Purchase/finance a minimum of \$5,000 in Valent Eligible Brands (see Tables)
- No Interest/No Payment until September 1, 2024, followed by Standard Terms

Program Overview

Program Period	Eligible Brands	Minimum Initial Purchase	Customer Program	Payment Terms Due in Full
December 1, 2023— July 31, 2024	See Tables 1, 2 & 3	\$5,000	No Interest/No Payment until September 1, 2024, followed by Standard Terms*	December 2024

Program Eligible Brands

Table 1. Eligible Preemergence, Foliar and Soil Products				
Asana® XL Insecticide	Fierce® MTZ Herbicide	Select Max® Herbicide with Inside Technology™		
Belay® Insecticide	Fierce® XLT Soybean Herbicide	Valor® EZ Herbicide		
Cobra® Herbicide	Mauler® Herbicide	Zeal® Pro Miticide		
Excalia® Fungicide	Maverick® Corn Herbicide	Zeal® SC Miticide		
Fierce® EZ Herbicide	Perpetuo® Herbicide			

Table 2. Eligible Seed Treatment Products			
Aveo® EZ Nematicide	INTEGO® SUITE Soybeans	Zeltera® Rice System	
INTEGO® Fungicide Soybeans	NipsIt INSIDE® Insecticide		
INTEGO® SUITE Cereals OF	Rizolex® Fungicide		

Table 3. Eligible Specialty Brands					
Accede® Plant Growth Regulator Liquid Concentrate	Fruitone® L Plant Growth Regulator	Promalin® Plant Growth Regulator Solution			
Accede® SG Plant Growth Regulator Soluble Granule	Fruitone® N Plant Growth Regulator	ProTone® SG Plant Growth Regulator Soluble Granule			
Chateau® EZ Herbicide	Intuity® Fungicide	ProVide® 10 SG Plant Growth Regulator Soluble Granule			
DiPel® 10G Biological Insecticide Granule	Knack® Insect Growth Regulator	Pyganic® Crop Protection EC 1.4 _{II} / 5.0 _{II}			
DiPel® DF Biological Insecticide Dry Flowable	League® MVP Herbicide	Quash® Fungicide			
DiPel® ES Biological Insecticide Emulsifiable Suspension	Leap® ES Bacterial Disease Management / Biological Insecticide Emulsifiable Suspension	Raynox® Prime Sunburn Protectant			
Elumin® Fungicide	MaxCel® Plant Growth Regulator	ReTain® Plant Growth Regulator Soluble Powder			
Esteem® 0.86 EC Insect Growth Regulator	PoMaxa® Plant Growth Regulator	Senstar® Insecticide			
Esteem® 35 WP Insect Growth Regulator	Presidio® Fungicide	XenTari® Biological Insecticide Dry Flowable			
Esteem® Ant Bait	ProGibb® 40% Plant Growth Regulator Water Soluble Granule	Zeal® Miticide¹			
Exponent® Insecticide Synergist	ProGibb® LV Plus Plant Growth Regulator Solution	Zeal® MVP Miticide			

*Offer valid on qualifying purchases made December 1, 2023, through July 31, 2024. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to Multi-Use Account credit agreement and approval. After the promotional period, interest will begin to accrue at the regular Multi-Use Account rate until December 2024, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. Offer is subject to change without prior notice due to unprecedented changes in market conditions. Changes to offer will not impact previously posted transactions. Offer may be limited to qualifying products. \$5,000 minimum purchased 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.

Program Overview—Summer Specialty Brands

Program Period	Eligible Brands	Minimum Initial Purchase	Customer Program	Payment Terms Due in Full	
August 1, 2024	Excalia® Fungicide			December	
August 1, 2024– September 30, 2024	ReTain® Plant Growth Regulator Soluble Powder	\$5,000	Fixed 0% APR†	2024	

†Offer valid on qualifying purchases made August 1, 2024, through September 30, 2024. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to Multi-Use Account credit agreement and approval. Fixed 0% APR from the date of purchase, which may be prior to delivery, until December 2024, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date. Offer is subject to change without prior notice. Changes to offer will not impact previously posted transactions. Offer may be limited to qualifying products. \$5,000 minimum purchased 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.

> Valent reserves the right to change, audit or terminate the program at any time. ReTain® Plant Growth Regulator for California does not qualify for any incentives outlined in this program.



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Always read and follow label instructions.

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ProVide, ProGibb, ProTone, Pyganic and XenTari are NOP compliant and OMRI listed for organic production. Asana XL is a restricted use pesticide.







2023-2024 WinField United® - John Deere Financial Programs

Finance Solutions for Producers

WinField United and John Deere Financial are pleased to introduce the following finance solutions for eligible 2023-2024 CROPLAN® and WinField United® Signature purchases. Producers can visit participating retailers to learn about these finance solutions options.

Offer 1						
Qualifying Products	Program Period	Minimum Total Purchase	Customer Finance Rate	Payment Terms	Seed Prepay Eligibility	
Qualifying products	September 1, 2023 - November 17, 2023	\$2,500	Fixed 1.99% APR ^{1,7}	Due in Full December 2024	1%	
include CROPLAN® alfalfa, corn, soybean, spring canola, and sunflower seed	November 18, 2023 - January 12, 2024	\$2,500	Prime - 2% APR ^{2,7}	Due in Full December 2024	0%	
products.	January 13, 2024 - June 30, 2024	\$2,500	Prime - 1% APR ^{3,7}	Due in Full December 2024	0%	
Offer 2						
Qualifying Products	Program Period	Minimum Total Purchase	Customer Finance Rate	Paymen	t Terms	
Qualifying products including WinField	September 1, 2023 - June 30, 2024	\$2,500	Fixed 0% APR ^{4,7}	Due ir Decemb		
United Signature Crop Protection Products	September 1, 2023 - June 30, 2024	\$2,500	Prime - 1% APR ^{5,7}	Due ir Decemb		
and CROPLAN Wheat Seed*	September 1, 2023 - June 30, 2024	\$2,500	Prime + 2% APR ^{6,7}	Due ir Decemb		

^{*} Offers may vary by location, speak with your retailer to see available offers

Additional Details

You'll need a **Multi-Use Account™** with a Special Terms Credit Limit from John Deere Financial to take advantage of these great offers. You can call 1-800-356-9033 to request a credit limit increase on your Multi-Use Account.

Apply Today

Don't have a Multi-Use Account? Don't worry, John Deere Financial gives you easy ways to apply:

- Online at Deere.com/ApplyMultiUseAccount
- Call 1-800-356-9033 to have an application mailed to you

¹Offer valid on qualifying purchases made 01 September 2023 through 17 November 2023. Fixed 1.99% APR from the date of purchase, which may be prior to delivery, until December 2024, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date.

²Offer valid on qualifying purchases made 18 November 2023 through 12 January 2024. Prime -2% APR from the date of purchase, which may be prior to delivery, until December 2024, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. The Prime Rate will vary with the Citibank Prime Rate.

³Offer valid on qualifying purchases made 13 January 2024 through 30 June 2024. Prime -1% APR from the date of purchase, which may be prior to delivery, until December 2024, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. The Prime Rate will vary with the Citibank Prime Rate.

⁴Offer valid on qualifying purchases made 01 September 2023 through 30 June 2024. Fixed 0% APR from the date of purchase, which may be prior to delivery, until December 2024, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date.

⁵Offer valid on qualifying purchases made 01 September 2023 through 30 June 2024. Prime -1% APR from the date of purchase, which may be prior to delivery, until December 2024, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. The Prime Rate will vary with the Citibank Prime Rate.

⁶Offer valid on qualifying purchases made 01 September 2023 through 30 June 2024. Prime +2% APR from the date of purchase, which may be prior to delivery, until December 2024, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. The Prime Rate will vary with the Citibank Prime Rate.

⁷Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Offer is subject to change without prior notice due to unpredicted changes in market conditions. Changes to offer will not impact previously posted transactions. Offer may be limited to qualifying products. \$2,500 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.



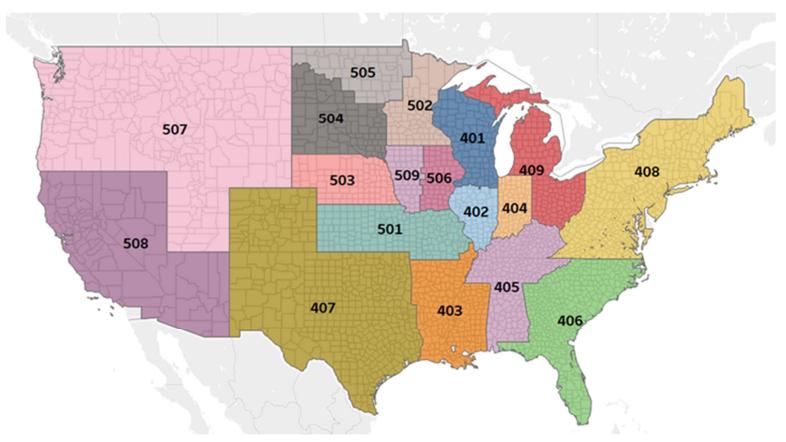
DON'T HAVE A MULTI-USE ACCOUNT?

Scan the code to apply today.

Multi-Use Accounts are a service of John Deere Financial, f.s.b CR0316665 Litho in U.S.A. (21-10)



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