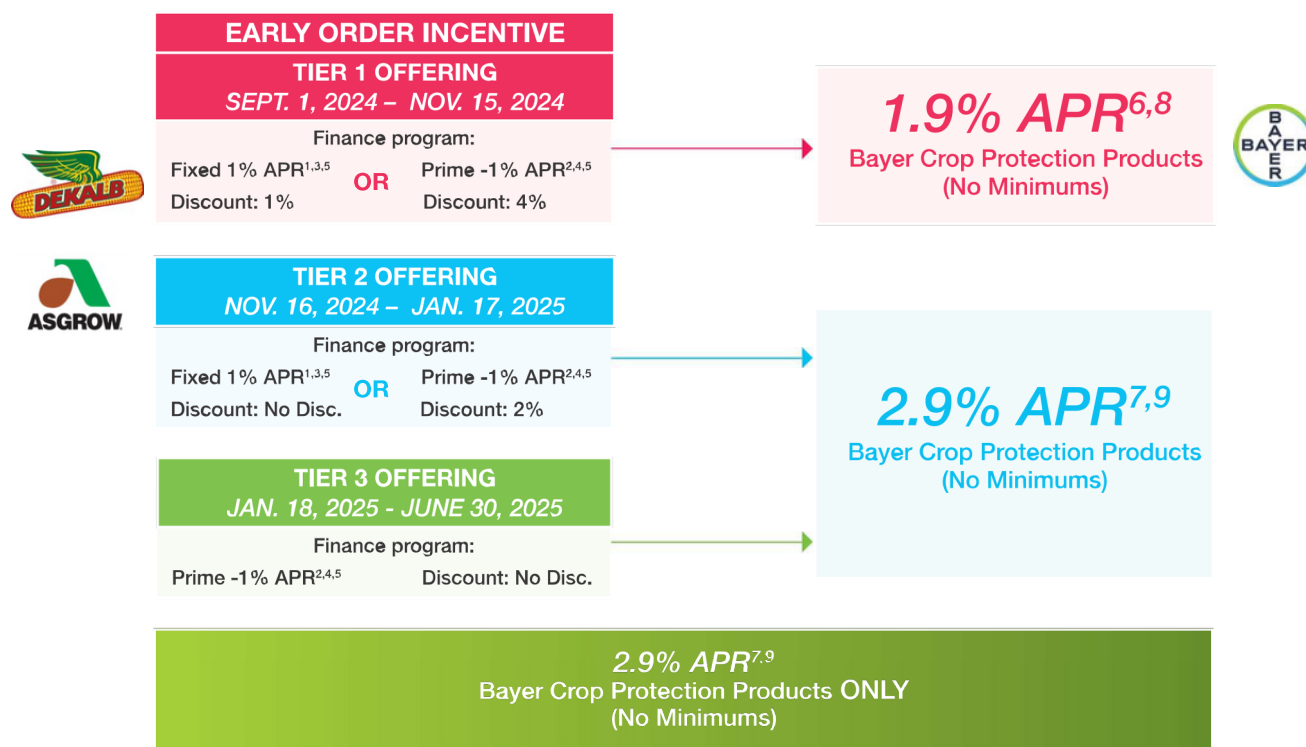


2025 DEKALB[®], Asgrow[®] Seed and Bayer Crop Protection Grower Finance Program

Increase your purchasing power.

NEW for 2025, Bayer is offering an early seed financing with discounted APR on eligible Bayer Crop Protection Products. Integrated Bayer seed and crop protection program offering growers a seed discount and competitive financing rate on eligible DEKALB[®] and Asgrow[®] brand seed and eligible Bayer Crop Protection Products.



Program Requirements

With the financing of eligible DEKALB[®] and/or Asgrow[®] brand products by November 15, 2024, grower customer will qualify for Fixed **1.9% APR** financing on eligible Bayer Crop Protection Products. After November 15, 2024, grower customer will qualify for Fixed **2.9% APR*** financing on eligible Bayer Crop Protection Products.

- Programs are available through John Deere Financial OR Rabo AgriFinance. Promotional products are subject to John Deere Financial and/or Rabo AgriFinance approval and retailer participation.
- Eligible products include all Bayer Seed & Crop Protection listed on the next page.
- \$2,500 Minimum Finance amount required for all eligible Bayer seed products.
- Grower customer payment due date for seed program is **November, 2025**.
- Grower customer payment due date for Bayer Crop Protection program is **November, 2025**.

*Non-Bayer seed brands qualify for 2.9% APR financing on eligible Bayer Crop Protection Products.



Eligible Bayer Seed Products

Grower customer can participate in Prepay, Rabo AgriFinance, John Deere Financial, and FarmFlex programs but not on same unit of seed/dollar.

- DEKALB® Brand Corn, Sorghum or Spring Canola seed
- Asgrow® Brand Soybeans, or other authorized soybean seed

Eligible Bayer Crop Protection Products

FUNGICIDES

ABSOLUTE® MAXX
ADAMENT™ 50 WG
ALLETTE® 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®
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®
VIOS™ FX
WARRANT®
WARRANT® ULTRA
WOLVERINE® ADVANCED

INSECTICIDES

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

NEMATOCIDES

VELUM®
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®
BUTEO™ START
EMESTO® SILVER
GAUCHO® 600 FLOWABLE
SEED TREATMENT
EVERGOL® ENERGY
EVERGOL® XTEND C
RAXIL® PRO MD
RAXIL® PRO SHIELD
TRILEX® 2000

BAYER SEED PROGRAM TERMS

Seed Program opens September 1, 2024 for DEKALB® and Asgrow® Brand Seed

1 Offer valid on qualifying purchases made September 01, 2024 through January 17, 2025. 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 1% APR from the date of purchase, which may be prior to delivery, until November 2025, 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. 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.

2 Offer valid on qualifying purchases made September 01, 2024 through June 30, 2025. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Prime -1% APR from the date of purchase, which may be prior to delivery, until November 2025, 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. Offer is subject to change without prior notice. 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.

3 Rabo CUSTOMER FINANCE TERMS: 1% interest rate available on qualified purchases made between September 1, 2024 and January 17, 2025. Purchase must be made and submitted through Rabo's Dealer Online system by January 17, 2025 in order to qualify for 1% interest rate. Interest will be assessed on these transactions from the date of purchase, which may be prior to delivery or receipt of merchandise. CUSTOMER PAYMENT TERMS: Due in full by November 15, 2025. See Rabo AgriFinance account agreement for full terms and conditions.

4 Rabo CUSTOMER FINANCE TERMS: Prime less 1% interest rate available on qualified purchases made between September 1, 2024 and June 30, 2025. Purchase must be made and submitted through Rabo's Dealer Online system by June 30, 2025 in order to qualify for Prime less 1% rate. Interest will be assessed on these transactions from the date of purchase, which may be prior to delivery or receipt of merchandise. CUSTOMER PAYMENT TERMS: Due in full by November 15, 2025. See Rabo AgriFinance account agreement for full terms and conditions.

5 Subject to Rabo AgriFinance Credit approval, terms and conditions. Agricultural products are offered by Rabo AgriFinance LLC and Cooperative Rabobank U.A., New York Branch. Rabo AgriFinance LLC is an Equal Opportunity Provider. Loans made or arranged pursuant to a California Financing Law License #603F585. Prime Rate means for any day the highest rate published from time to time in the "Money Rates" section of The Wall Street Journal as the Prime Rate for that day (or, if The Wall Street Journal is not available, any other authoritative source of that rate selected by Lender).



BAYER CROP PROTECTION PROGRAM TERMS

Market Year 2025 is defined as 9/1/2024 - 8/31/2025.

Growers will qualify for one of these two financing options.

6 Offer valid on qualifying purchases made September 01, 2024 through August 31, 2025. 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 1.9% APR from the date of purchase, which may be prior to delivery, until November 2025, 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. Changes to offer will not impact previously posted transactions. Offer may be limited to qualifying products and minimum purchase requirements. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.

7 Offer valid on qualifying purchases made September 01, 2024 through August 31, 2025. 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 2.9% APR from the date of purchase, which may be prior to delivery, until November 2025, 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. Changes to offer will not impact previously posted transactions. Offer may be limited to qualifying products and minimum purchase requirements. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.

8 Qualifying purchase of Asgrow®, DEKALB® or Channel® seed required by November 15, 2024 in order to qualify for 1.9% interest rate on Crop Protection. Interest will be assessed on these transactions from the date of purchase, which may be prior to delivery or receipt of merchandise. Customer Payment Terms: Due in full by November 15, 2025. See Rabo AgriFinance account agreement for full terms and conditions. Subject to Rabo AgriFinance Credit approval, terms and conditions. Agricultural products are offered by Rabo AgriFinance LLC and Cooperative Rabobank U.A., New York Branch. Rabo AgriFinance LLC is an Equal Opportunity Provider. Loans made or arranged pursuant to a California Financing Law License #603F585.

9 Purchase must be made and submitted through Rabo's Dealer Online system by August 31, 2025 in order to qualify for 2.9% interest rate. Interest will be assessed on these transactions from the date of purchase, which may be prior to delivery or receipt of merchandise. Customer Payment Terms: Due in full by November 15, 2025. See Rabo AgriFinance account agreement for full terms and conditions. Subject to Rabo AgriFinance Credit approval, terms and conditions. Agricultural products are offered by Rabo AgriFinance LLC and Cooperative Rabobank U.A., New York Branch. Rabo AgriFinance LLC is an Equal Opportunity Provider. Loans made or arranged pursuant to a California Financing Law License #603F585.

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.

ALWAYS READ AND FOLLOW PESTICIDE LABEL DIRECTIONS.

For more information regarding the intellectual property protection for the seed products identified in this publication, please see www.asgrowanddekab.com. 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 5.6L Herbicide, Harness® Xtra Herbicide, Huskie® Complete, Leverage® 360, Scoparia™ and TriVolt™ 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. Absolute®, Acceleron®, Adament™, Admire®, Aeris®, Allette®, Alion®, Asgrow and the A Design®, Asgrow®, Autumn™, Axiom®, Bayer, Bayer Cross, BUTEO® start, Capreno®, Corvus®, Degree Xtra®, DEKALB and Design®, DEKALB®, Delaro®, DiFlexx®, Ernesto®, Evergol®, EverGol®, Finish®, Flint®, Gaucho®, Ginstar®, Harness®, Huskie®, Laudis®, Leverage®, Luna Experience®, Luna Sensation®, Luna Tranquility®, Luna® Flex, Luna® Pro Fungicide, Minuet™, Movento®, Movento® HL, Norton®, Oberon®, Olympus®, Osprey®, Previcur®, Proline®, Propulse®, Prosaro®, Provost®, Raxil®, Rimfire®, Roundup PowerMAX®, Roundup Technology®, Roundup WeatherMAX®, RT 3®, Scala®, Scoparia™, Serenade®, Sivanto®, Stance®, Stratego®, Trilex®, TripleFLEX®, TriVolt™, Ultor® insecticide, Varro®, Velum®, Vios™ FX Herbicide, Warrant® and Wolverine® 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. ©2024 Bayer Group. All rights reserved.

Program offered through

