



2019 SEED 0% INTEREST FINANCING PROGRAM [FARM FLEX]

The Seed 0% Interest Financing Program (FARM FLEX) offers farmers a 0% financing interest rate on DEKALB®, Asgrow®, and Deltapine® brand seed purchases.

Program Eligibility/Requirements

Eligible Products	Farmer Application Due Date	Interest Rate (APR)	Minimum Finance/Purchase Amount	Farmer Payment Due Date
DEKALB, Asgrow, and Deltapine Brand Seed Including Corn, Cotton, Sorghum, Soybeans, Spring Canola, Spring Alfalfa <i>(Excludes Fall Seeded Crops - Fall Alfalfa)</i>	March 31, 2019	Fixed 0% ¹	\$2,500	November 25, 2019*

*Grower Payment Due Date within eligible areas of West Texas, Oklahoma, New Mexico and Kansas is February 15, 2020 for Deltapine Brand Cotton Seed.

¹ Offer valid on purchases made between September 1, 2018 and June 30, 2019. Subject to the completion of the Farm Flex Credit Application agreement and approval.

Offer Conditions

- A seed dealer must be a Monsanto Branded Seed Dealer (MBSD) to participate in the Seed 0% Interest Financing Program [FARM FLEX].
- A farmer's current balance sheet will be required for new credit requests greater than \$50,000.
- Farmers with satisfactory financial status and 2018 pay history are eligible for a credit line up to \$100,000 without providing financial statements.
- A farmer's current balance sheet, income statement and latest tax return will be required for credit requests greater than \$250,000.
- Collateral from the farmer may be required based on the applicant's credit.
- You can start submitting 2019 Seed 0% Interest Financing Program [FARM FLEX] Applications effective September 1, 2018.
 - » Suggested method of submission is the online application at www.aganytime.com. If unable to apply online, please fax application to 314-694-2243 or email application to Farmflex.credit@monsanto.com.
 - » A farmer can participate in Dealer Cash Prepay, DEKALB Asgrow Deltapine Performance Financing by John Deere Financial and Seed 0% Interest Financing Program [FARM FLEX] **BUT NOT ON THE SAME UNIT OF SEED.**
- Upstream and Downstream Seed Treatment is eligible to be included if the seed is treated with a Monsanto seed treatment.
- No discount or other promotional payment shall be paid on units of eligible products under this program where the sale is executed via an online electronic point of sale system unless approved by Monsanto in writing.



2019 SEED 0% INTEREST FINANCING PROGRAM [FARM FLEX] (CONTINUED)

Enrollment

- The amount of farmer's purchases that the dealer may assign to Monsanto is limited to the farmer's credit limit approved in relation to the dealer.
- Application for new participant is available at www.aganytime.com.
- Farmers with pre-approved status are not required to submit an application.

Purchase Reporting

- The required delivery receipt information must be submitted via SeedTrak® or www.MyMonsanto.com by July 31, 2019 to obtain program credit. The delivery receipt system will open by February 15, 2019.
- Farmer must have an active Monsanto Technology/Stewardship Agreement (MTSA).
- Farmer must have an active "approved" credit line with Seed 0% Interest Financing Program [FARM FLEX].
- Signed delivery receipts form must contain farmer name and address, farmer account number, products and quantity, pricing detail, farmer signature, dealer name and account number, and must be retained for a period of 3 years and made available to Monsanto upon request.
- Dealer will receive a credit on account for the approved customer's eligible seed purchased amount.

Delinquent Accounts

- Dealer accounts will be credited for 100% of the net amount of the seed transaction as stated on the signed delivery receipt. In the event payment is not received in full within 30 days of the due date, a one-time chargeback of 8% of the outstanding balance will be applied to the dealer's account and payment will be due within 120 days. Shipments to your account may be held if payment for the chargeback is not made on a timely basis.

Available Reports to Dealers

- A status report of farmers, status of application, credit approval status, and applicable credit line will be online for dealers at www.MyMonsanto.com. Status reports are available via e-mail, by request to Farmflex.credit@monsanto.com.
- Please refer to the FAQ online at www.MyMonsanto.com for additional information on the Seed 0% Interest Financing Program [FARM FLEX] offer.

Call 800-335-2676, option 2 with questions regarding the Seed 0% Interest Financing Program [FARM FLEX].