Triple Play
Maximize your earning potential and earn 0%* Post-Harvest Financing

Maximize Your Incentives In 3 Simple Steps
1 Participate in Bayer PLUS Rewards
2 Purchase Qualifying CHS Brands
3 Finance crop protection and seed purchases with CHS Autumn Rewards (optional)

STEP 1
Participate in Bayer PLUS Rewards**
Any 2 products, earn $3/A
Any 3rd product, earn an additional + $3/A
Any 4th product, earn an additional + $4/A
Any 5th product, earn an additional + $5/A

Participating Bayer and Valent products as stated in Bayer PLUS Program at MyBayerPLUS.com

STEP 2
Purchase the following CHS Qualifying Brands***
Earn up to $1/acre on each product — up to $4/acre on the following brands:

<table>
<thead>
<tr>
<th>CHS Armis® FI 3.37 oz/cwt</th>
<th>CHS Unlocked® 4 oz</th>
<th>Soyshot® 2 gal</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHS Buckshot® 1 qt</td>
<td>Soygreen® AST 1 gal</td>
<td></td>
</tr>
<tr>
<td>CHS Apprise® FI 5 oz/cwt @ $0.50</td>
<td>Revival™ 3.2 oz</td>
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Paid by CHS via check at the end of the season.

STEP 3
Optional finance crop protection and seed purchase with CHS Autumn Rewards
Post-harvest payment terms below market rates

<table>
<thead>
<tr>
<th>Optional Finance Program</th>
<th>Eligible Products</th>
<th>Dealer submits purchases by</th>
<th>Farmer Payment Due Date</th>
<th>Interest Rate (APR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHS Autumn Rewards****</td>
<td>CHS Surfactants, CHS Innoculants, CHS Seed Treatments, CHS Aventine® Complete, CHS Aventine® Micronutrient packs, CHS RapidUp™, XLR-rate®, N-Edge products, Allegiant®, Bayer®, Syngenta®, Mycogen®, Dekalb/Asgrow®, Valent®</td>
<td>Aug. 31, 2020</td>
<td>Sept. 1, 2019–Jan. 15, 2020</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Jan. 16, 2020–Feb. 15, 2020</td>
<td>1.9%</td>
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<tr>
<td></td>
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<td></td>
<td>Feb. 16, 2020–Aug. 31, 2020</td>
<td>2.9%</td>
</tr>
</tbody>
</table>

*Some 0% financing through Dec. 15, 2020, with CHS Autumn Rewards on eligible brands.
**Only eligible product purchases will qualify. Incentives will be calculated starting with the highest acre product.
***All purchases must be through a qualified CHS retailer.
****Grower account is due in full on Dec. 15, 2020.
Rewards based on highest acre product first
Bayer PLUS Rewards Program Terms

Acre rebates are based on the per acre match rates outlined in program.

All payments under this program are based on grower data submitted by authorized retailers. Grower sales data must include Tech ID and submitted via approved electronic means by retailers no later than September 11, 2020, and is subject to validation (must be Valid Grower Sales.)

All incentives redemptions must be requested by and paid at the direction of the Grower. Redemption of incentive must be requested between May 1, 2020, and April 30, 2021 via Bayer PLUS website or Bayer Customer Interaction Center and requires validation of necessary redemption information and activation of Bayer PLUS account. Incentives not redeemed on May 1, 2021, will be automatically forfeited.

Bayer PLUS Rewards Program Conditions

1) BAYER CROPSCIENCE LP AND ITS AFFILIATES ("Bayer") RESERVES THE RIGHT TO MODIFY OR WITHDRAW THIS PROGRAM OR ANY PORTION THEREOF WITHOUT PRIOR NOTICE.

2) Grower programs are an important part of the marketing strategy for Bayer. If a grower purchases Bayer products from a source other than Bayer (or Bayer authorized retailer) Bayer retains the option to deny payment to the grower under the terms of the grower program. Only products purchased from Bayer or another Bayer authorized entity and sold to growers are eligible for grower program payment.

3) No commission, incentive, rebate, refund, discount or other promotional payment shall be paid on units of eligible products under market funding programs where the sale is executed via an online electronic point of sale system unless approved by Bayer in writing.

4) Growers will forfeit rebates if products are resold outside of the Bayer’s authorized distribution or retail network.

5) All federal, state, or local taxes on payments received under this program are the sole responsibility of the payment recipient, and not of Bayer or its agents.

6) Bayer reserves the final decision, in its absolute discretion, on whether purchasers are valid growers.

7) Fraudulent reporting of purchase or sales information or documentation that Bayer, in its absolute discretion, believes are not made in good faith are not made in the ordinary course of business or are made with the purpose of manipulating program earnings, will be grounds for withholding or invalidating all program payments or reimbursement of any payments already made as well as immediately terminating distributor's contract.

8) Bayer reserves for a period of three (3) years from the 2020 Marketing Year the right to audit compliance with all c-on-ditions and provisions of this program or other Bayer offers which includes, but is not limited to, an audit of retailer’s or grower’s books/records and an inspection of facilities. Any retailer or grower found to have submitted false or fraudulent information would be responsible for the cost of the program audit and forfeiture of the applicable program payments. If retailer or grower does not have the proper documentation for the three (3) year audit term, Bayer may treat such lack of valid documentation as if the sales were invalid and not properly made and subject to payment of the cost of the audit and forfeiture of program payments.

9) All information provided by Bayer regarding individual program earnings is a good faith estimate of total earnings potential. Bayer will calculate actual total program earnings and payments, at its sole discretion.

10) Bayer reserves the right to debit future payments due or otherwise seek reimbursement if errors are discovered after payments have been issued.

11) Bayer CropScience LP registers its products in the United States in accordance with and to meet U.S. regulatory standards. Such products are sold for labelled uses only and must be used only in accordance with all label instructions. Bayer recognizes that growers and exporting entities can participate in the global export markets for their commodities. However, standards, interpretation of those standards and testing procedures can vary significantly from country to country, and are subject to change. As such, while it will strive to assist growers by providing available information, Bayer cannot guarantee that meeting U.S. residue or tolerance standards will ensure compliance with maximum residue levels (MRLs) or other standards in place in importing countries. Growers and exporting entities are responsible to educate themselves about export markets and their requirements. If a grower or exporter is concerned about meeting any MRLs for an active ingredient or related metabolite, then testing for residues should be considered as an option to ensure residue levels are compliant with the applicable MRL.

* Farmers living in Alaska, California or Hawaii do not qualify for Bayer PLUS Rewards

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.

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.

Harnessed® Xtra herbicides contain atrazine as a second active ingredient and are restricted use pesticides. Harnessed® Xtra, Har-ness® MAX, Harnessed® Xtra, Roundup PowerMAX® II, TripleFLEX® Herbicide, Warrant® Herbicide and Warrant® Ultra Her-bicide are not registered in all states and may be subject to use restrictions. Balance® Flexx, Curvus® and Degree Xtra®, are restricted use pesticides and are not registered in all states. 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.

Roundup Ready® 2 Technology contains genes that confer tolerance to glyphosate. Glyphosate will kill crops that are not tolerant to glyphosate. Atrazine, Balance Flexx, Baythroid XL, Curvus, Harness Xtra, Huskie Complete, Leverage 360 and Scoparia are Restricted Use Pesticides. 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.

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