RETUR N.

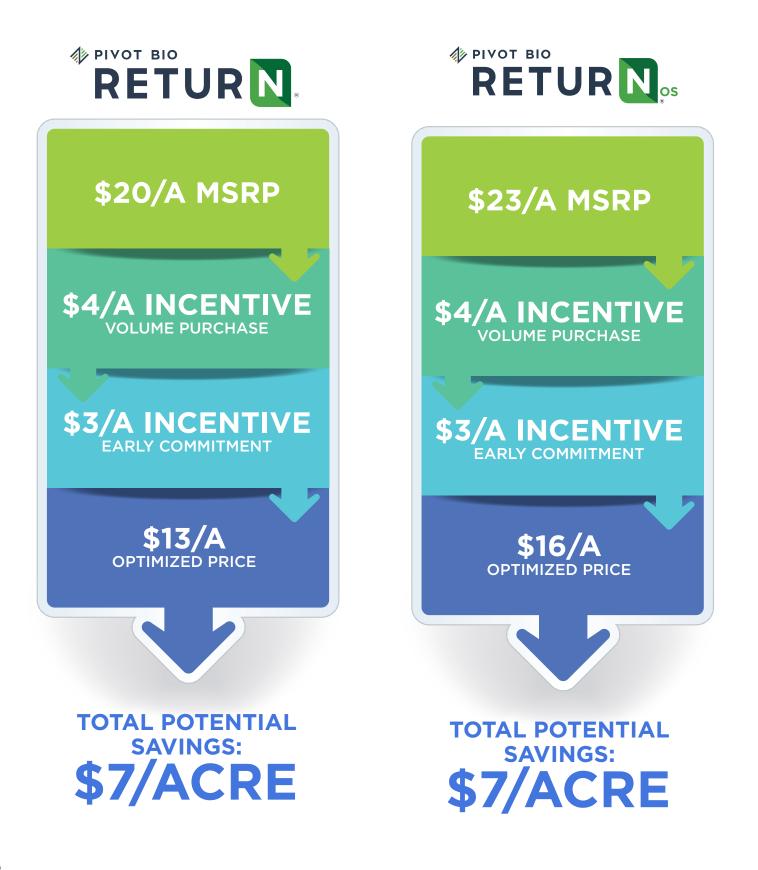
Turn to a *Better* Nitrogen



2023 GROWER HANDOUT

For more information, contact **Pivot Bio Customer Success Center 515-436-4462 | support@pivotbio.com**

2023 Base Program Structure





A New Financing Option for Your Crop Inputs

By Pivot Bio & Rabo AgriFinance

Apply to Maximize

Pivot Bio and Rabo AgriFinance are providing flexible and cost effective financing for your qualifying input purchases. Through one of the world's most innovative agriculture banks, growers can access crop inputs at preferred interest rates! Apply for financing at **Grower.RaboAg.com** or contact your local Pivot Bio Sales Representative.

Prime Rate Interest*

Pivot Bio Program:

Interest begins to accrue no earlier than March 1, 2023 Maturity date December 1, 2023 Minimum purchase of \$5,000



RABO AGRIFINANCE CUSTOMER SUPPORT

1402 Technology Parkway Cedar Falls, IA 50613 **PHONE** 1.888.395.8505

EMAIL QuickLink@RaboAg.com

FAX 866.349.3139



*All financing is subject to Rabo AgriFinance credit approval, terms, and conditions. 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.)

Pivot Bio Nitrogen Assurance

Pivot Bio, the leader in providing a clean alternative to synthetic nitrogen, offers a 100% Nitrogen Assurance for Pivot Bio RETURN® and Pivot Bio RETURN® OS licensing agreements.¹ Pivot Bio is so confident in the benefits of Pivot Bio RETURN® technology, we guarantee synthetic nitrogen will not outperform Pivot Bio RETURN® when stewardship guidelines are followed.

WHAT IS THE PIVOT BIO NITROGEN ASSURANCE?

Pivot Bio's Nitrogen Assurance provides a promise of Pivot Bio RETURN® performance on your farm this season. Pivot Bio RETURN® performance is measured using in-field testing to determine plant nitrogen status. If the performance of Pivot Bio RETURN[®] is not parity with untreated check strips, a credit will be applied to your invoice.²

HOW DO I PARTICIPATE IN THE NITROGEN ASSURANCE?

Participation is simple and can be done by following these steps:

- 1. Implement check strips within your fields at planting. The number of check strips necessary is determined by the total number of acres planted (See table to the right).3
- 2. Submit digital data and identify the location of the untreated control check strip no later than six weeks post-planting.
- 3. Provide management data by completing the Stewardship Agreement.
- 4. Receive a field visit from a Pivot Bio representative.

Pivot Bio representatives will conduct in-season sampling for efficacy of Pivot Bio RETURN®. Nitrogen replacement will be validated using techniques, including assessment of leaf chlorophyll concentration, plant biomass, stalk diameter, number of firing leaves and tissue nutrient testing.

PROGRAM PROTOCOLS AND TERMS

Pivot Bio guarantees the performance of Pivot Bio RETURN[®] by measuring its performance based on in-field testing for plant nitrogen status. Your digital data is used by the representative to locate the Pivot Bio RETURN® and untreated check areas in the field.

- · Fields must be representative of the grower's operation and structured as a side-by-side trial comparing your standard fertility practice to acres with Pivot Bio RETURN® that have replaced synthetic nitrogen by 25 lbs/acre.
- Treated and untreated locations must have consistent chemistry, germplasm, seed treatment, tillage, irrigation, and soil conditions. Note: Planting files will be requested for proper analysis.
- The same nutrient management practices (except for a 25 lbs/acre nitrogen replacement) must be used on the untreated check and the treated areas.4
- At time of planting, label the untreated check area by putting "UTC" after the seed product name in your monitor (e.g., 83Z28UTC).
- The same hybrid or variety must be planted in both the untreated check and in the surrounding Pivot Bio RETURN® treated area next to the check.



To assess plant nitrogen status, it is required that digital data files be uploaded to the Pivot Bio Farmer Portal no later than six weeks following planting.

This data must indicate the location of the untreated check and any application data demonstrating the nitrogen application level and practices for 1) the area of the field treated with Pivot Bio RETURN® and 2) the check strip(s). If digital files cannot be provided, a Pivot Bio Sales Representative should be contacted to determine an alternative approach.

Acres Planted	Number of Checks
Under 999	1
1,000 - 1,999	2
2,000 - 2,999	3
3,000 - 3,999	4
4,000 - 4,999	5
5,000 or greater	6

¹ To qualify for the Nitrogen Assurance the agreement must be for a minimum of 520 acres.

² The amount of the credit will be determined by the number of checks that do not reach N status parity (within 3%) with the treated areas. This is determined with pairwise comparison between checks and the proximate treated area.

³ In the case that the check strip requirements are not met, the Nitrogen Assurance will be reduced to the ratio of completed checks. For instance, if a 5,000 acre grower only completed three checks, they would only be eligible for 50% of the claim. ⁴Maximum replacement for the Pivot Bio RETURN® treatment area is 25 lbs N/acre to be eligible for this Nitrogen Assurance.