

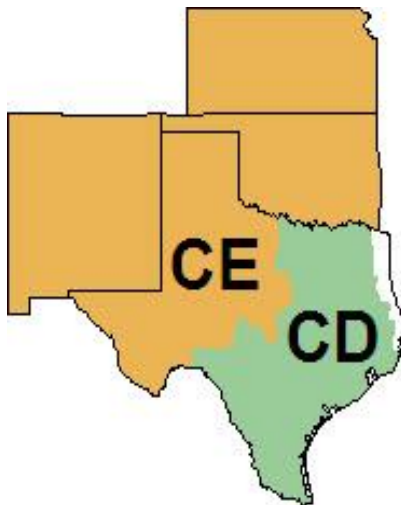


Bayer CropScience



National
Cotton

Corn
Cereals
Sugarbeets
Canola
Peanuts
Potatoes
Horticulture
Other



2016 Innovation Plus™ Shared Risk Programs

**Fibermax® and Stoneville® Cotton
Seed
Drought Program for Zones CE and
CD**

PROGRAM OBJECTIVE

To reward the utilization of Best Management Practices and to share in grower risk of losing his/her cotton crop or a serious reduction in yield on the final cotton planting due to drought.

QUALIFYING PRODUCTS	ACTIVITY	ACTION
<p>FiberMax Stoneville</p> <p>FiberMax and/or Stoneville with LibertyLink®, and/or GlyTol®, and/or TwinLink® Technology</p>	<p>Yield of less than 200 lbs lint per land acre on qualifying dryland acres. Irrigated acres do not qualify.</p>	<p>If cotton is harvested, reimbursement for the invoiced price (up to suggested grower price) of seed and, if applicable, LibertyLink and/or GlyTol and/or TwinLink technology, less \$85/bag equivalent unit.</p> <p>If cotton is not harvested, reimbursement for the invoiced price (up to suggested grower price) of seed and, if applicable, LibertyLink and/or GlyTol and/or TwinLink technology, less \$125/bag equivalent unit.</p> <p>Premium seed treatment is not reimbursable.</p>

PROGRAM PERIOD

Seed Zone CD: May 16, 2016 through November 16, 2016.

Seed Zone CE: July 15, 2016 through January 16, 2017.

ELIGIBLE GROWERS

Cotton growers who utilize qualifying products purchased from a Bayer CropScience (BCS) authorized distributor, retailer or agent and whose production area is in Kansas, New Mexico, Oklahoma and Texas (Seed Zones CD and CE). Claims containing BCS trait technology will be processed provided growers have a valid signed Bayer Grower Technology Agreement.

ELIGIBLE COTTON ACRES

Grower's cotton crop must be covered under the Multiple Peril Crop Insurance Program.

PROGRAM ELEMENTS

Growing Practices:

Growers must utilize sound farm management practices, following university extension recommendations and making every attempt to establish a stand and produce a crop to its maximum potential.

General Program Requirements:

The program applies only to dryland acres planted with FiberMax and/or Stoneville Cotton Seed.

Best Management Practices established by University Extension Service for local growing region must have been followed:

- Seeding Rate
- Planting Date
- Weed Control
- Other Acceptable Farming Practices

Grower agrees to allow inspection of field by BCS representative.

PROGRAM ELEMENTS (cont.)

If fields qualify for program, grower must file a claim with BCS by:

- November 16, 2016 for East Texas (seed zone CD)
- January 16, 2017 for remaining Southwest geography (seed zone CE).

Primary cause of Loss must be attributable to drought as noted on FSA Form - PRODUCTION WORKSHEET/PROOF OF LOSS.

Bayer CropScience will be the final arbiter as to the cause of loss.

LibertyLink and/or GlyTol and/or TwinLink Technology Fee Refund Requirements:

Yield must be less than 200 lbs lint/Land Acre for qualifying FiberMax and/or Stoneville Cotton Seed containing LibertyLink and/or GlyTol and/or TwinLink Technology.

If a grower's eligible cotton crop fails due to drought but is harvested, then BCS will reimburse the grower their invoiced price of seed and Bayer technology, less \$85/ bag equivalent unit.

If a grower's eligible cotton crop fails due to drought and is not harvested then BCS will reimburse the grower their invoiced price of seed and Bayer technology, less \$125/bag equivalent unit.

PROGRAM PROCEDURES

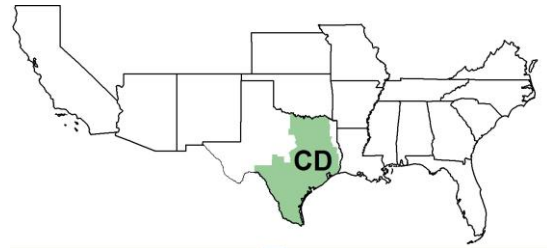
All claims procedures from "2016 Shared Risk Program: Cotton Seed Replant and Crop Loss; West Region" apply.

- As part of supporting claims documentation, provide the Bayer CropScience Sales Representative with appropriate documentation including correct mailing addresses with verifying documentation as required on the claim reimbursement form:
 - FSA-578 and Maps
 - PRODUCTION WORKSHEET/PROOF OF LOSS
 - Appraisal Worksheet (if applicable)
 - If destroyed – Certification Form verifying crop was destroyed
 - If harvested – Production Record (503 Form), Gin Recap, APH Summary or Production and Yield Reporting Form from crop insurance provider.
- Validation of Seed purchases and planting rate will be conducted prior to processing claim.
- Claims must be completed and submitted to Bayer CropScience by November 16, 2016 (East Texas) or January 16, 2017 (remaining Southwest geography).
- Bayer CropScience is the final arbiter as to cause of loss.
- All supporting documentation, proof of seed purchase, insurance documents and gin recaps (if harvested) must be filed with BCS sales representative by reporting deadlines. Grower must furnish correct mailing addresses with verifying documentation as required on the claims reimbursement form.
- This program applies to Bayer CropScience Products and technology fees only.

QUALIFYING GEOGRAPHY MAP FOR DROUGHT PROGRAM

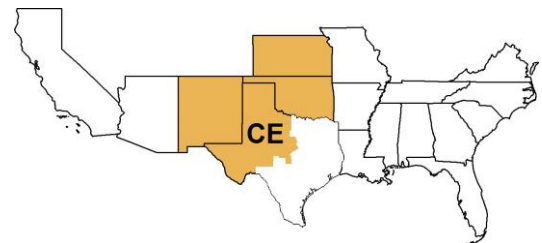
East TX (Zone CD)

Counties: Includes counties of: Anderson, Angelina, Aransas, Atascosa, Austin, Bandera, Bastrop, Bee, Bexar, Blanco, Bosque, Brazoria, Brazos, Brooks, Bureson, Burnett, Caldwell, Calhoun, Cameron, Camp, Chambers, Cherokee, Clay, Collin, Colorado, Comal, Cooke, Coryell, Dallas, Delta, Denton, DeWitt, Dimmit, Duval, Edwards, Ellis, Falls, Fannin, Fayette, Fort Bend, Franklin, Freestone, Frio, Galveston, Gillespie, Goliad, Gonzales, Grayson, Gregg, Grimes, Guadalupe, Hardin, Harris, Hays, Henderson, Hidalgo, Hill, Hood, Hopkins, Houston, Hunt, Jack, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Johnson, Karnes, Kaufman, Kendall, Kenedy, Kerr, Kimble, Kinney, Kleberg, Lamar, Lampasas, La Salle, Lavaca, Lee, Leon, Liberty, Limestone, Live Oak, McLennan, McMullen, Madison, Mason, Matagorda, Maverick, Medina, Menard, Milam, Montague, Montgomery, Morris, Nacogdoches, Navarro, Nueces, Orange, Palo Pinto, Parker, Polk, Rains, Real, Red River, Refugio, Robertson, Rockwall, Rusk, San Augustine, San Jacinto, San Patricio, Smith, Somervell, Starr, Tarrant, Titus, Travis, Trinity, Tyler, Upshur, Uvalde, Val Verde, Van Zandt, Victoria, Walker, Waller, Washington, Webb, Wharton, Willacy, Williamson, Wilson, Wise, Wood, Zapata, Zavala



Remaining Southwest Geography (Zone CE):

Counties: All Oklahoma, New Mexico, and Kansas counties. Includes west Texas counties of: Andrews, Archer, Armstrong, Bailey, Baylor, Borden, Brewster, Briscoe, Brown, Callahan, Carson, Castro, Childress, Cochran, Coke, Coleman, Collingsworth, Comanche, Concho, Cottle, Crane, Crockett, Crosby, Culberson, Dallam, Dawson, Deaf Smith, Dickens, Donley, Eastland, Ector, El Paso, Erath, Fisher, Floyd, Foard, Gaines, Garza, Glasscock, Gray, Hale, Hall, Hamilton, Hansford, Hardeman, Hartley, Haskell, Hemphill, Hockley, Howard, Hudspeth, Hutchinson, Irion, Jeff Davis, Jones, Kent, King, Knox, Lamb, Lipscomb, Llano, Loving, Lubbock, Lynn, McCulloch, Martin, Midland, Mills, Mitchell, Moore, Motley, Nolan, Ochiltree, Oldham, Parmer, Pecos, Potter, Presidio, Randall, Reagan, Reeves, Roberts, Runnels, San Saba, Schleichler, Scurry, Shackelford, Sherman, Stephens, Sterling, Stonewall, Sutton, Swisher, Taylor, Terrell, Terry, Throckmorton, Tom Green, Upton, Ward, Wheeler, Wichita, Wilbarger, Winkler, Yoakum, Young



PROGRAM CONDITIONS

BAYER CROPSCIENCE RESERVES THE RIGHT TO MODIFY OR WITHDRAW THIS PROGRAM OR ANY PORTION THEREOF WITHOUT PRIOR NOTICE.

Reimbursement will not be made on invoices that have been artificially inflated or fabricated.

Bayer CropScience makes no warranty or guarantee regarding availability of specific varieties or product for replanting purposes.

All federal, state or local taxes on payments received under this program are the sole responsibility of the payment recipient, individuals, or reseller, and not of Bayer CropScience, its parent company, or its agents. Fraudulent reporting of sales are grounds for withholding or invalidating all program money. Bayer CropScience reserves the right to verify all claims for allowances under this program, and in matters of discrepancy, reserves the right of final decision. Bayer CropScience reserves the right to debit payments from future programs if errors are discovered after payments have been issued or collect amounts directly from grower if errors are discovered after payments have been issued.

Fraudulent claims hotline: **1-877-976-8286**. Your call is anonymous and will help maintain the integrity of BCS programs for those who qualify appropriately.