

Dear FBN Members and Guests,

We are honored you have chosen to join us at Farmer2Farmer V! Welcome!

Each year, Farmer2Farmer has sought to gather the best minds in farming around a common purpose – making your farms more profitable for generations to come. Ensuring that farms are managed by family farmers, not oligopolistic interests. Begun just 4 years ago in Davenport, it has grown to an international gathering of 4,000 agriculture leaders.

You play an enormously important role in the world. But take one look and you'll see how the odds are stacked against you. The adversity you've faced just in the past year—the impact of trade wars, tight margins, low dairy prices, late and/or prevented planting, delayed harvests and more - many did not survive. The odds were stacked heavily against farmers, yet you beat them again.

That's where FBN comes into play: We are here to help you beat the odds. Born out of a moneyball approach and fueled by a network over 9,300 farms strong, FBN was established to empower farmers.

This year we proved that \$99 genetics can outperform seeds four times more expensive. We proved that you can enjoy both online input savings and local relationships. We proven that healthcare costs for farmers could be cut by 30%; that social media can be both helpful and civil; and that aggregated price and performance data could level the playing field for farmers.

We achieved this despite fierce industry resistance at times. And it wouldn't have happened without you. So on behalf of everyone at FBN, thank you. We're honored to team up with you to beat the odds.

Your presence here means you have already chosen to take control of your future. What will farming look like in 2030? We've made incredible progress together over the past five years, but you ain't seen nothing yet!

You will make many lifelong friends here. So extend a hand to your neighbors, support your fellow farmers, and make the 2020's the decade farmers won!

Have a great Farmer2Farmer!



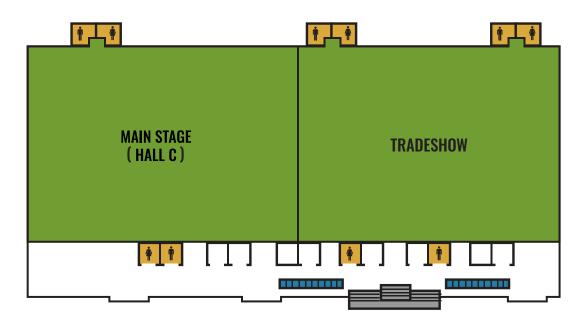
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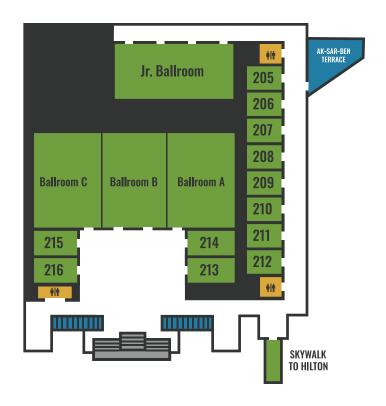


CHI HEALTH CENTER MAP

First Floor



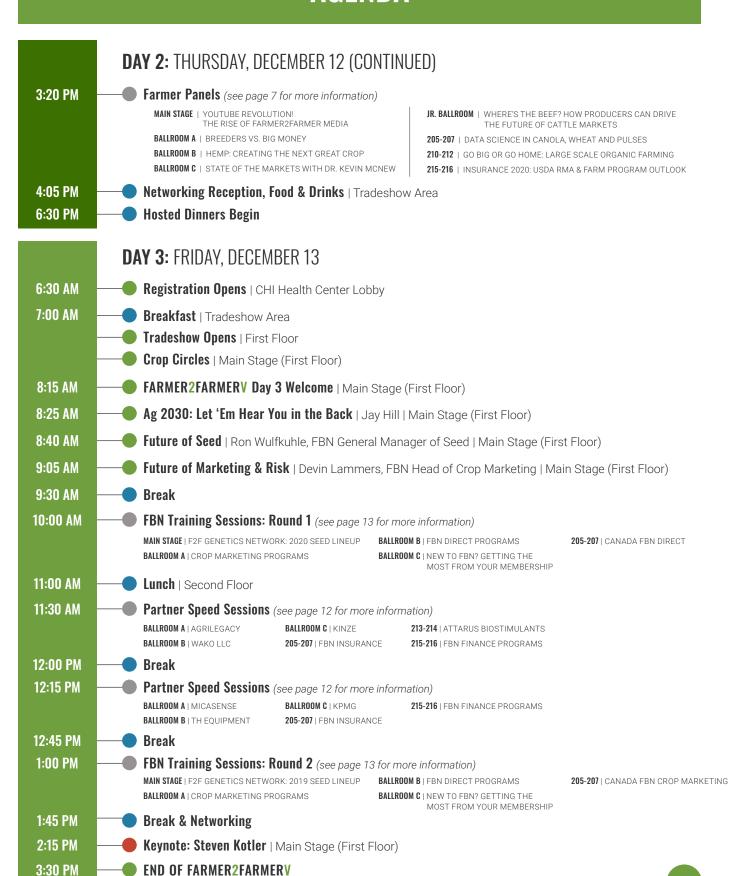
Second Floor



AGENDA



AGENDA



KEYNOTE SPEAKERS



Billy Beane EVP of Baseball Operations for Oakland A's & Subject of Moneyball

Considered one of the most progressive and talented baseball executives in the game today, Billy Beane has molded the Oakland Athletics into one of professional baseball's most consistent winners since taking over as General Manager following the 1997 season. Beane shattered traditional MLB beliefs that big payrolls equated wins by implementing a statistical methodology that led the Oakland A's, one of the worst teams in baseball with one of the lowest payrolls, to six American League West Division Titles. That strategic methodology has come to be known as the "Moneyball" philosophy, named for the bestselling book and Oscar nominated film chronicling Beane's journey from General Manager to hero to celebrated management genius. Most recently, Beane was named the MLB's first-ever Executive of the Year in 2018.

Today, Billy Beane's "Moneyball" philosophy has been adopted by organizations of all sizes, across all industries, as a way to more effectively, efficiently and profitably manage their assets, talent and resources. He has helped to shape the way modern businesses view and leverage big data and employ analytics for long-term success.



Marcus Luttrell Decorated Navy Seal & Best Selling Author of Lone Survivor

Marcus Luttrell's New York Times Number One Best Seller, Lone Survivor, tells the harrowing story of four Navy SEALs who journeyed into the mountainous border of Afghanistan and Pakistan on Operation Redwing. An unparalleled motivational story of survival, the book is also a moving tribute to the friends and teammates who did not make it off the mountain. A powerful testament to the courage, integrity, patriotism and community that forged these American heroes, Lone Survivor is an incredible account of teamwork, fortitude and modern warfare. In January 2014, this amazing story made the leap to the big screen with the blockbuster film, "Lone Survivor," starring Mark Wahlberg as Luttrell.

Marcus Luttrell joined the U.S. Navy in March 1999, became a combat-trained Navy SEAL in 2002 and served in that role until 2007. He was awarded the Navy Cross for combat heroism in 2006 by President George W. Bush. To honor his lost comrades from Operation Redwing, Marcus Luttrell established the Lone Survivor Foundation in 2010, dedicated to honoring and remembering American warriors by providing unique educational, rehabilitation, recovery, and wellness opportunities to U.S. Armed Forces service members and families.



Steven Kotler New York Times Best Selling Author & Award-Winning Journalist

Steven Kotler is a New York Times bestselling author, award-winning journalist and one of the world's leading experts on high performance. His most recent work, Stealing Fire, was a national bestseller and nominated for a Pulitzer Prize. It documents an underground revolution in peak performance that is rapidly going mainstream, fueling a trillion dollar economy and forcing us to rethink how we lead more satisfying, productive and meaningful lives. This work was preceded by two books about technology: Tomorrowland, which is about those maverick innovators who transformed science-fiction ideas into science fact technology, and Bold, which was called a "visionary roadmap for change" by President Bill Clinton and spent many months atop both the New York Times and Wall Street Journal bestseller lists. Steven's work has been translated into over 40 languages and appeared in over 100 publications, including The New York Times, Atlantic Monthly, Wall Street Journal, Forbes, Wired and TIME. He also appears frequently on television and radio, and lectures widely on human performance, disruptive technology and radical innovation.

CONVENTIONAL SEED – MAXIMIZING SEED ROI

Ron Wulfkuhle, FBN Head of Seed Krystal Jungmann, FGKS Campbell Farms Eric Wappel, Wappel Grain & Herb, Indiana

Cale Carlson, FBN Member, Nebraska Randy Smith, FBN Member

Beating the odds means getting to brass tacks on your farm's bottom line, and maximizing the ROI of every input dollar. Discover how modern conventional seeds are increasing farmers' potential profit per acre with new genetics and management techniques. Hear from farmers who have mastered conventional crops and are changing the paradigm in seed.

DATA SCIENCE 101 & DECISION MAKING

Matt Meisner, FBN Head of Data Science

The FBN network is fueled by real-world data contributed anonymously by farmers across North America. See how we are leveraging this data and providing tools to help you make more informed, data-driven decisions for your farm operation.

SUSTAINABILITY: THE PRACTICES THAT GET YOU PAID

Steele Lorenz, Head of FBN Regen Mitchell Hora, Founder/CEO, Continuum Ag Ben Pederson, lowa

Scott McPheeters, Nebraska Ron Alverson, South Dakota

Practices like planting cover crops, reduced tillage and precision chemical application can help improve soil health, reduce input costs and/or improve yield—and increase demand for your grain to support your bottom line. Meet farmers who utilize regenerative practices, find out what data they're collecting and see how they're marketing their grain to capitalize on current trends.

TRADE WARS

Kristina Partsinevelos, Fox Business News

FARMING'S BRIGHT FUTURE IS DECIDEDLY FEMALE

Tracy Zink, Indianola, Nebraska Tara Beaver Coronado, Beaver Vineyards, California Amelia Breining, Assistant Director Nebraska Lynn Rohrsheib, Rohrsheib Farms, Illinois

Jolene Riessen, Iowa Corn Growers Assoc. Board Department of Ag

There are more female farmer operators today than ever before in the history of U.S. agriculture. But, the traditional stereotype of "the farmer's wife" understates the impact women have on the success and stability of a farm operation. Hear from our panel of female operators and farming leaders who are playing an indispensable role in the field, in the cab and at the boardroom table to secure the future of family farms.

CANADA: MANAGING IN TODAY'S CHANGING TIMES

Kim McConnell, Ad Farm

Gerry Steward, Terrador Farms Oxbow Saskatchewan Scott MacKinnon, Prairie Skye Farms Killam, Alberta

Farm Management is complex and challenging at the best of times. Today's global dynamics are demanding a new level of adaptability and response. Gain a Canadian perspective of this dynamic world and hear how other farmers are reacting to this current reality and the adjustments they are making to succeed.

80 MILLION MILLENNIALS CAN'T BE WRONG! WHY (AND HOW) TO GET STARTED WITH ORGANIC CROPS

Bryce Irlbeck, B&B Irlbeck Family Farms, Nebraska Eric Thalken, Burkey Farms, Nebraska Steve Merfeld, Merfeld Farms, Iowa Aaron Zimmerman, Zimmerman Inc., Nebraska

Curtis Aday, ADAY2FARM, LLC, New Mexico

Younger generations have increased demand for organically grown crops in the U.S. and Canada. Find out what you need to know about transitioning acres on your farm over to organic from farmers at the forefront of the organic revolution.

INVESTING IN THE FUTURE OF AGRICULTURE

Amol Deshpande, FBN CEO & Co-Founder Sagar Bhadra, Investments in Food & Agribusiness Lead, Temasek

Arama Kukutai, Founder, Finistere Ventures Nancy Pfund, Founder & Partner, DBL Partners

Global demand for food will continue to increase as the world's population grows, and investors are taking note. Gain insight from industry leaders during this panel discussion as we explore future implications for agriculture and how farmers can respond proactively.

YOUTUBE REVOLUTION! THE RISE OF FARMER2FARMER MEDIA

Jay Hill, Dell Valley Ranch Management, Texas Zach Johnson, MN Millennial Farmer, Minnesota Nick Welker, Welker Farms, Montana

Ryan Kuster, How Farms Work Meredith Bernard, This Farm Wife, Virginia Tony Fast, Fast Ag, Montana

The revolution will be user generated! YouTube has created a unique space for farmers to connect, learn from each other and show the world what farming is all about. In the process, farmers have reached way beyond the ag world and brought their farm stories into millions of homes around the world. Hear from the leading farmers on YouTube and how they've flipped ag communication on its head.

BREEDERS VS. BIG MONEY! BRINGING MONEYBALL TO SEED BREEDING

Ron Wulfkuhle, FBN Head of Seed Dr. Ben Hable, Former Head of North America Biological Assessment, Sygenta **Dr. George Graef,** Prof. of Plant Breeding & Genetics, University of Nebraska-Lincoln

Anonymous Industry Insider

Farmers have been kept in the dark by multinational seed companies for decades. But seed breeders have also been stymied by these same groups, because these organizations have a disproportionate amount of influence over the two highest value/least competitive portions of the seed product chain: breeding and trait origination. Our panel of seed experts, breeders and geneticists will break down this unfortunate trend and share the critical role seed breeders play in keeping seed farmer-focused!

HEMP – CREATING THE NEXT GREAT CROP

Geoff Whaling, Chairman, National Hemp Assoc. Matt Campbell, Seven Leaf Solutions John McFerson, VP of Breeding, Phylos Dave Nuendorfer, CEO, Open Book Extracts

John Ortiz, President, AgTeamPro & Missouri Hemp Assoc.

Industrial hemp, distinct from the cannabis strain grown for use as marijuana, can offer significant profit potential for farmers. What do you need to know to get started in hemp? Learn more about hemp agronomics, seed genetics, key legal and financial considerations, and its end uses from entrepreneurs creating the hemp revolution.

STATE OF THE MARKETS

Kevin McNew, FBN Chief Economist

Trying to make sense of trade wars, renewable fuel standards and shifting global demands and what it all means for your bottom line? Gain more insight into your approach to grain marketing in light of current market trends during this interactive discussion.

WHERE'S THE BEFF? HOW PRODUCERS CAN DRIVE THE FUTURE OF CATTLE MARKETS

Jerod McDaniel. Oklahoma Jenni Peters, Peters Beef Genetics, Iowa Alec Ibach, GTI, Inc., Nebraska

Natalie Kovarik, Ranch Wives Beef Company, Nebraska Rod Grisier, Grisier Farms, Kansas

As the food industry and consumer preferences continue to evolve, what steps can we take to maintain autonomy and help farmers of diversified livestock operations to improve your profit potential from raising beef cattle? Our panel of experts will explore best practices for operational diversity and discuss ways to sustainably strengthen cattle operations.

GO BIG OR GO HOME: LARGE-SCALE ORGANIC FARMING

JP Rhea, Rhea Brothers Cattle, Nebraska

Travis Heide, One Organic Farms, Saskatchewan, Canada

Jack Fehr, Clear Creek Acres, Iowa

Ron Rabou, Rabou Farms, Inc., Wyoming

Billy Rucker, Cross Roads Farms, New Mexico

Large-scale organic farming can present some challenges, but it also creates opportunity for greater profit margins for your operation. Learn how to keep economics, agronomics and management in balance as you explore making a deeper investment in organic farming.

INSURANCE 2020 - USDA RMA & FARM PROGRAM OUTLOOK

Lucas Strom, VP FBN & Strom Farms
Administrator Martin Barbre, U
Tara Smith, EVP for Michael Torrey Assoc.
Dr. Art Barnaby, Kansas State University
Jonathan Coppess, Gardner Ag 8

Administrator Martin Barbre, USDA Risk Management Agency Clif Parks, President, AgriLogic Jonathan Coppess, Gardner Ag & Bock Ag Policy Program Director

The evolution of Crop Insurance and what's new for 2020. Impact of Crop Insurance on the Ag industry. Open discussion with economists, experts and RMA leadership.

LUNCH & LEARN SESSIONS

POET: AGRICULTURE'S CRITICAL ROLE IN THE CLIMATE REVOLUTION

Speakers: Jeff Broin, POET CEO and Amol Deshpande, FBN CEO

The stakes have never been higher in the climate revolution. Join POET Founder & CEO, Jeff Broin and FBN CEO, Amol Deshpande for a discussion on how agriculture and biofuels provide an affordable, short term solution to the climate crisis. Session moderated by Erin Fitzgerald, CEO of the U.S. Farmers & Ranchers Alliance.

N-DRIP: BENEFITS OF GRAVITY-POWERED MICRO-IRRIGATION

Speakers: Prof Uri Shani, Founder & CTO and Eran Pollack, CEO

Learn how this ground-breaking technology can benefit your business in both financial and agricultural aspects.

CLAAS: ADVANCEMENTS IN COMBINE AUTOMATION & PERFORMANCE

We will discuss how machine automation is changing your combine, your harvest results and your bottom line. Learn from a farmer with first-hand experience along with leading industry experts.

AGIUNCTION: ON THE ROAD TO SMART AUTOSTEERING

Speakers: Barry Fabian, Field Engineer, Jeff Morris, CMO, Ryan Kuster, WI Farmer & YouTube Channel Star

Join us for an in depth discussion on smart farming and Ag Autosteering. Learn how autosteering is helping farms of all sizes stay competitive in an ever changing agriculture landscape using today's and next gen technologies. We'll also talk about how smart farming includes data sharing and storage in cloud based systems, allowing you to merge your farm data from different machines to farm more efficiently.

AGI: THE AUTOMATION ADVANTAGE IN GRAIN STORAGE MANAGEMENT

Speakers: Dave Ahern, North America Sales Director

Protect your investment with a complete, automated grain management system powered by a mobile platform. AGI SureTrack empowers you with the confidence and tools to manage and market your grain successfully this season.

K•COE: IMPORTANT TAX PREP AHEAD OF THE 2020 ELECTION

Speakers: Kevin Bearley, Partner

Uncertainty ahead...Is your farm business taking every advantage of the lowest tax rates and highest exemptions available under the current tax code? Join K·Coe Isom as we discuss several tax code provisions that are either set to expire or could be at risk for significant changes. K·Coe's experts will explain how being proactive now can ensure that you capitalize on some of the most favorable tax and estate rates we have seen in more than 30 years (as set by the 2017 Tax Cuts and Jobs Act).

SERVITECH: FINDING THAT REAL RELATIONSHIP

"Click here, download this, upload that..." It seems new ag technology hits the market every day. Then many disappear before you can think up a clever password. How do you find the tech tools that support your farm, your needs and your skills? Come learn more about developing a real relationship for your farm's agronomic and technology needs.

PHYLOS

Join Phylos as they share knowledge on the hemp market, hemp cultivation practices, new agricultural technologies in the hemp industry, and how to apply these practices and technologies in your own fields.

EQUIPMENT TECHNOLOGY

Join ET for a discussion on how to bring efficiencies and profit to your bottom line with self-propelled sprayers.

PARTNER SPEED SESSIONS

MICASENSE: STORIES OF CROP MANAGEMENT USING DRONE-BASED IMAGERY

Speakers: Drew Baustian, Business Development Manager, MicaSense Nathan Stein, Business Development Manager, Pix4D Gary Licquia, Regional Sales Manager, senseFly

MicaSense, senseFly and Pix4D are three separate industry leaders working together to deliver a seamless sensor, drone and data processing package for scalable crop analysis.

WAKO LLC: WHEN DOING WRONG FEELS SO RIGHT-NORMALIZATION OF DEVIANCE

Safety and cost of doing what you've always done in the past; a sometimes light-hearted look at what seems normal.

AGRILEGACY: ENSURING THE FARM LEGACY LIVES ON WITH 2020 VISION

Speakers: Galen Dody, Wes Hentges & Gary Myers, Legacy Advisors

Learn why not having a farm legacy or succession plan in place can be fatal to the family farm. There is no better time than NOW to consider your AgriLegacy, we'll help you know how to get started and where to turn for help.

KINZE: TECHNOLOGY TO HELP YOU FARM. BETTER.

Speakers: Eric Broadbent, Director of Sales, North America

Kinze planting solutions are designed by Kinze for Kinze which enables us to develop the most user friendly and optimized features for our planters. New Kinze planting solutions are designed to make your operation more efficient and the job less stressful.

KPMG SPARK ONLINE ACCOUNTING: THE FUTURE IS NOW

FBN TRAINING SESSIONS

PICK YOUR SESSION

Join us for a training session to hear the latest updates from *FBN* on how you can put products, features, insights and trends to work on your farm. We will host two rounds of training sessions on **Friday, December 13** at 10:00am and again at 1:00pm.

10:00 AM

F2F Genetics Network 2019 Seed Lineup | Main Stage

Crop Marketing Programs | Ballroom A

FBN Direct Programs | Ballroom B

New to FBN? Getting the Most from Your Membership | Ballroom C

Canada: FBN Direct | Room 205-207

FBN Finance Programs | Room 213-214

1:00 PM

F2F Genetics Network 2019 Seed Lineup | Main Stage

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FBN Finance Programs | Room 213-214

CONSULTATIONS

FBN HFAITH CONSULTATION

Get a health coverage quote and enroll at the show! FBN Health is offering a unique opportunity for you to speak with an agent, get a quote and enroll in health coverage during the show. Stop by the FBN Health booth to schedule your one-on-one consultation.

FBN FINANCE CONSULTATION

Whether you are looking to finance your operation, equipment, land, or inputs, *FBN Finance* has a solution for you. Schedule time with one of our Loan Advisors to learn more about how our offerings can improve your potential returns.

SAVINGS FINDER CONSULTATION

Stop by and see how easy it is to plan, budget and save utilizing our NEW! In Product Tools for this season. Work with one of our *FBN* experts to look up rates, plan your input purchases, and discover savings by running through a Savings Finder Consultation.

- · Quickly and easily calculate input volumes.
- Don't remember your rates? Look them up with our new agronomy tools
- · Manually enter in your competitive price to find savings opportunities based on Active Ingredient
- · Add right to your cart for order!

FBN CROP INSURANCE CONSULTATION

Come speak to a local specialist about a customized insurance package that's right for you. FBN's broad range of new and proprietary solutions could be a better fit for your farm's needs. Don't forget to grab some hot cocoa & sweet treats, too!



Amol Deshpande

Amol is CEO and Co-Founder of FBN. He has a passion for helping feed the world and helping farmers. Amol has spent the better part of his career in and around agriculture at startup companies as well as large companies, such as Cargill, and most recently as a partner at Kleiner Perkins Caufield & Byers. Amol has a chemical engineering degree from the University of Illinois at Urbana-Champaign and an MBA from Cornell University, where he was a Park Fellow.



Charles Baron

Charles is Co-Founder of FBN, where he helps guide the development of the breakthrough farmer-to-farmer network. Previously, Charles was a program manager at Google where he started and led product, investment and research initiatives in advanced energy technologies. Charles' passion for farming developed after working a corn harvest on his brother-in-law's farm in Arapahoe, Nebraska, prior to joining Google. Charles earned a bachelor's degree from Dartmouth and an MBA from Harvard with coursework at MIT.



Maria Olide

Maria is the CFO of FBN, overseeing all aspects of finance and accounting, as well as our credit offerings. Maria has held a variety of professional roles, including CFO of worldwide sales and marketing for ADP and partner and managing director for KPMG LLP. Maria has a bachelor's degree from the University of California-Berkeley and earned an MBA from Stanford University.



Ben Harms

Ben is the General Manager of the FBN Network, where he oversees growth of the overall network of FBN members, customer experience of farmers who join FBN, its partner Marketplace, and corporate partnerships. Previously, he worked for a technology incubator that ideated and launched companies geared towards improving the efficiency and economics of global food and agriculture markets. He began his career in the agriculture space when he spent several years with One Acre Fund, a company financing, providing inputs and insurance to, and training smallholder farmers across Sub-Saharan Africa. Ben earned a bachelor's degree from Princeton University and an MBA from the Wharton School.



Sally Krueger

Sally has spent her career in agriculture sharing stories about why farming family businesses and rural communities matter. She has helped to build legacy brand names in agriculture, and has been a strategic partner to long-standing organizations that advocate for farmers, ranchers and rural America. At FBN, Sally leads the team developing compelling content and storytelling that helps farmers to become more independent and profitable, and the agriculture industry to become fairer and more transparent.



Kevin McNew, Ph.D.

Kevin is FBN Chief Economist and one of the most well-respected industry experts on cash markets. Kevin is the brains behind many of the market intelligence developed by FBN, and leads our numerous market intelligence and analytics efforts, in addition to being a driver of new crop marketing product development. Prior to joining FBN, Kevin was the president of GeoGrain, a data analytics company that collected and analyzed one of the world's largest cash grain-focused data sets. As an analyst, Kevin's unique commentary on cash markets can be seen on Bloomberg, Dow Jones, Reuters and other publications. Kevin was raised on a farm in central Oklahoma and received his bachelor's degree from Oklahoma State University, and master's and doctoral degrees in economics from North Carolina State University. For more than a decade, he was a professor of economics at the University of Maryland and Montana State University, focusing on commodity markets.



Ron Wulfkuhle

Ron is FBN Head of Seed. Ron's background includes U.S. and international seed industry experience, and he has spent his career in the farming and biotech industries. He also has spent his career in seed management and strategy, seed treatment and agrochemicals, plant genetics and plant biotech commercialization. Ron is a graduate of Kansas State University and was raised on a farm in northeast Kansas, which his dad and brother still operate today.



Tom Staples

Tom leads FBN International. He was raised on a farm near Oxbow, Saskatchewan. Tom has gathered a diverse background of agronomic, retail and digital technology experience throughout his career, working with growers at the local and international level in various roles. Tom was previously the founder and former president of Echelon Ag, Inc., a precision agricultural technology company based in Weyburn, Saskatchewan. After Echelon was acquired by CPS Canada, Tom was responsible for developing and executing on a strategy to deliver precision agricultural technologies to CPS customers in Canada. Tom also played a leading role in the development of Agrium's recently developed global digital technology strategy. He earned a bachelor's degree in agriculture and a master's degree in soil science from the University of Saskatchewan.



David Delaney

David Delaney is Chief Commercial Officer at FBN. With over 30 years in the agribusiness and chemical industries, he is an experienced executive leader with a track record of driving growth and transforming businesses. He was previously EVP and Chief Operating Officer at PotashCorp (NYSE: POT, TSX: POT.TO), the world's largest fertilizer company by capacity with \$7.2B in annual revenue, where he was responsible for operations across all business segments (potash, nitrogen and phosphate) spanning 16 different sites in the U.S., Canada and Trinidad. David earned a Bachelor of Science in Agriculture from Southern Illinois University and currently serves on the school's Foundation Board.



Olga Girard

Olga Girard heads up Strategic Finance & Investor Relations team at FBN. She holds and MBA from UC Berkeley Haas and a BA in Biological Natural Sciences from the University of Cambridge. Prior to joining FBN, she spent 7 years at Bank of America Merrill Lynch Equity Capital Markets team in London, New York and Palo Alto, focusing on the Technology Sector.



Lucas Strom

Lucas is FBN Head of Insurance and vice president of business development. He has spent most of his professional career building technology-related, early-stage growth companies. Previously at Capgemini, Deloitte, Accretive Health and NantHealth, he joined FBN as vice president of Midwest operations at the end of 2015. Lucas also restarted the family farm in 2011, and is currently the owner of Strom Farms, a fifth-generation centennial family farm in Maple Park, Illinois. Lucas was a scholarship baseball player, and earned both his bachelor's and master's degrees from Northern Illinois University.



Lauren Gilbertson

Lauren is the FBN Events Manager, creating farmer experiences and managing events like Farmer2Farmer and FBN trade shows across the U.S. and Canada. Previously, she managed both the leadership development and small business divisions for one of the largest chambers of commerce in the Midwest. Lauren grew up on a dairy farm in northeast South Dakota, where her family still grows corn and soybeans.



Taylor Hoesktra

Taylor Hoekstra grew up on a family farm in lowa with his brothers and sisters. He now lives in Sioux Falls with his wife and two small children. Other than spending all the time he can get with him family, Taylor loves hiking, biking, running and all things outdoors When he cannot be outside you'll catch him cooking, reading, or trying to learn something new. He gets back to the family farm to help out every year where his three brothers and dad are still working to maintain. Taylor views every farmer as the ultimate entrepreneur and hopes he can positively impact each one he comes into contact with.



Kat Rohklin

Kat was born in Moscow, Russia, grew up in Iowa City IA, and currently lives in Chicago, IL. She attended the University of Iowa where she earned a degree in International Studies and an International Business Certificate. Previously, she taught English in Seoul, South Korea, as well as working in higher education and at a startup technology incubator, focusing on programming and community engagement. Kat is excited to join FBN for the mission, and looks forward to making a positive impact on the lives of farmers.



Kira Dylla

Kira an award-winning educator who taught high school math in the Sioux Falls, South Dakota, public schools for almost 10 years. She was a progressive teacher, using technology in the classroom and holding workshops across the country to show other teachers how to do the same. After getting her master's in educational technology, she switched to the private sector, where she has worked for several years in the tech industry. She supports the FBN workforce in all facets of learning and development, including ongoing training, new hire orientation and online learning. A lifelong Midwesterner, Kira spent her childhood summers helping out on her grandparents' farms.



Devin Lammers

Devin is the FBN VP of Crop Marketing and Risk Management. He has more than a decade of experience building startup companies and developing growth strategies for mid- and large-cap companies. Prior to joining FBN, he served as a principal for The Parthenon Group, which was later acquired as the strategy consulting arm for Ernst & Young. Devin started his career helping to build two separate startup companies in Silicon Valley. He earned his bachelor's degree in earth science from Dartmouth College and an MBA from MIT. Devin hails from rural South Dakota, where his family has farmed and ranched for the last four generations.



Steele Lorenz

Steele Lorenz has spent nearly his entire career empowering farmers to be more profitable on their lands while consuming fewer resources. He joined Farmers Business Network in 2018 and is leads its rapidly growing sustainability program. Before FBN, Steele spent 6 years building MyRain, a social venture focused on distributing efficient irrigation equipment to smallholding farmers in south India that boosted both yields and water security. He has delivered drip irrigation to more than 4,000 farmers since 2012 and the business continues to serve growers in the region today. Steele started his career as a digital consultant working at the intersection of big retail and emerging technology. Steele has a BSB in Entrepreneurship and Marketing from the University of Minnesota's Carlson School of Management and an MBA from Berkeley Haas.



Dan English

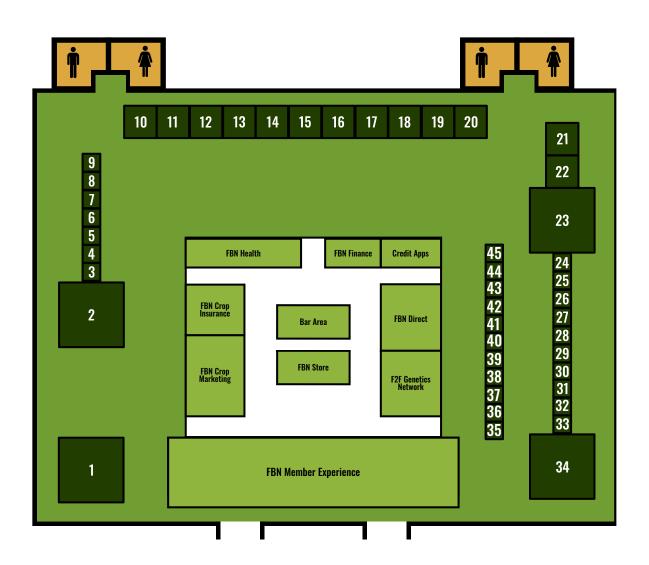
Dan is the General Manager of FBN Finance. Before FBN, Dan was a Project Leader in the Boston Consulting Group's Chicago office where he advised Fortune 500 companies in the consumer, food, and financial services sectors on strategy and corporate development. He also previously worked for U.S. Sen. John Thune's Washington DC office where he was a Legislative Assistant, advising Sen. Thune on budget, tax, water, and other policy issues. A native of Sioux Falls, SD, Dan earned a bachelors degree from the University of Richmond, where he also studied abroad the London School of Economics, and an MBA from Harvard Business School.



Matt Meisner, Ph.D.

Matt Meisner, Ph.D., is FBN Head of Data Science, where he leads scientific, research and technical development and creates the FBN analytics system. While in graduate school at University of California-Davis, Matt worked with hundreds of cotton and citrus farmers in California to develop novel pest and crop prediction models by applying big data, statistical computing, and machine learning techniques. Matt has more than a decade of research experience using quantitative tools to analyze agricultural biology, and has co-authored a number of peer-reviewed journal publications. Matt earned his doctorate in population biology and master's degree in statistics from University of California-Davis, and earned his bachelor's degree in biological sciences from MIT.

TRADESHOW MAP



FARMER2 FARMERV DEALS AND DISCOUNTS

FBN DIRECTSM

Farmers making purchases through FBN Direct at the Farmer2Farmer Event can earn rewards based on how much they spend.

Buy \$15,000 receive an FBN branded hoodie Buy \$30,000 receive a Yeti Tundra® 45, Yeti Hopper Flip 18 or Beats Solo Pro

Buy \$60,000 receive an iPad Air 256 GB or iPhone XR 64 GB Buy \$90,000 receive a Traeger Ironwood 650 Pellet or DJI Mavic Pro Platinum

Buy \$200,000 receive a LG Nano 9 Series 4K 86 inch Class Smart UHD NanoCell TV w/ Al ThinQ®

F2F GENETICS NETWORK™

Farmers making purchases through F2F Genetics at the Farmer2Farmer Event can earn rewards based on how much they spend.

Buy \$2,500 receive an FBN branded hoodie Buy \$5,000 receive a Yeti Tundra® 45, Yeti Hopper Flip 18 or Beats Solo Pro

Buy \$15,000 receive an iPad Air 256 GB or iPhone XR 64 GB Buy \$20,000 receive a Traeger Ironwood 650 Pellet or DJI Mavic Pro Platinum

Buy \$50,000 receive a LG Nano 9 Series 4K 86 inch Class Smart UHD NanoCell TV w/ Al ThinO®

FBN FINANCE

Entities who complete an application and sign a loan¹ through *FBN Finance* by 2/1/2020 will receive their choice of:

- 1 year of QuickBooks Simple Start
- AirPods
- \$100 Amazon Gift Card

¹Loan must be \$100,000 or greater. Does not include extended credit terms.

FBN CROP MARKETING

US MEMBERS:

- 2 years for the price of 1 year of FBN Market Advisory PRO, for the first 100 people that sign up or renew.
- 25% off for everybody that signs up after first 100.
- *Limited Availability.

CANADIAN MEMBERS:

- 2 years for the price of 1 year of *FBN Market Advisory* PRO, for the first 15 people that sign up or renew.
- 25% off for everybody that signs up after first 15.
- *Limited Availability. Only one promotion can be applied to a purchase.

FBN MEMBERSHIP

Limited-time, Farmer2Farmer specials on new memberships and member renewals. Must sign-up or renew on site at the 2019 Farmer2Farmer event to be eligible. Stop by the *FBN* Member Experience booth to learn more.

FBN CROP INSURANCE

Gain a clear picture of your crop insurance information - Upload your AIP data + get a FREE holiday gift!



AG JUNCTION ##1



AgJunction Inc., the Autosteering Company™ is a global leader of advanced guidance and autosteering solutions for precision agriculture applications. AgJunction brings Wheelman, powered by Whirl, direct to farmers in order to offer the many benefits of autosteering to farms of all sizes, at a price any farmer can afford.



CLAAS 🖈 #2



CLAAS is one of the top five global manufacturers of agriculture equipment. CLAAS focuses on engineering and delivering solutions for business-minded farmers to consistently save them time and improve the profitability of their operations.





K-Coe Isom is a national food and agriculture consulting firm and top 100 accounting firm. The firm has expanded upon traditional accounting services to deliver increased value and growth for agribusinesses and family farms and ranches. Agribusinesses have access to experts that understand the food-supply chain and the issues they face.



N-DRIP ★ #13



N-Drip is the only micro-irrigation solution powered by gravity alone. Requiring no external energy source or pressurebased water filtration, this disruptive technology enables farmers to produce higher yields, while saving water and nutrients. N-Drip is the most energy-efficient irrigation technology, and the ultimate alternative to flood irrigation.



POET 😝



POET is the world's largest ethanol producer, leading the creation of clean, renewable fuel and reducing our dependence on petroleum to create a more sustainable future. The 30-year-old company, with a footprint across 7 states, works with 30,000 farmer producers and investors and purchases 5% of the US corn crop.



SERVITECH #19



ServiTech is the nation's largest crop consulting, agricultural laboratory analysis and field intelligence company in the nation. Servitech provides unbiased analytical decision support services through a network of expert talent aimed at enhancing profitability and productivity.





AGI is a leading manufacturer of grain, seed, feed, food and fertilizer handling, blending, storage and conditioning equipment for Farm and Commercial operations. Our brands are amongst the most recognized in the industry. For a full catalog of products, systems and solutions, visit aggrowth.com.





Phylos is a new kind of crop science company, using unparalleled data and scientific expertise to bring out the full potential of hemp and cannabis.



EQUIPMENT TECHNOLOGIES * #21





DIRECT ENTERPRISES/TH EQUIPMENT #18



KINZE #23

Kinze Manufacturing is guided by a singular purpose – to help farmers farm better. Through disruptive innovation, Kinze has become a market leader of row-crop planters, grain auger carts, high-speed tillage equipment, and technology.



WAKO LLC #10

Wako, sets the farming industry standard with design, innovation and knowledge, building better and more efficient equipment for the tillage, fertilizer and spraying equipment, improving the farming techniques of farmers all over the United States and other countries.



MICASENSE #27

MicaSense, senseFly and Pix4D are three separate industry leaders working together to deliver a seamless sensor, drone and data processing package for scalable crop analysis.



AGRILEGACY #5

AgriLegacy's™ sole purpose is to bring awareness to farm families and agribusiness owners about the importance of preparing for the future of the farm. Since founding in 2008, AgriLegacy has continued to grow and educate the ag-industry on creating their AgriLegacy.



DEMCO #34

Demoo is a family owned company located in Boyden, IA with 55 years in business. With our location in northwest lowa, Agriculture is a significant part of our business, and it is part of who we are.



GREENLEAF TECHNOLOGIES #31

Greenleaf Technologies set the benchmark for air injected nozzle drift control, versatility, and cost. Our Asymmetric DualFan spray pattern delivers a unique balance between coverage, canopy penetration and drift control. Greenleaf Technologies is introducing our new Blended Pulse DualFan non-air injection nozzles.



NETIRRIGATE #7

Net Irrigate helps farmers better manage their center pivots.



STEPHENS SUPPLY/DIRECT PIVOT PARTS #8

Direct Pivot Parts' objective is to bring after market parts to the farmer consumer at a competitive price. Letting customers save money where they can, while getting equal or better quality products!



TERRAVESCO #33

For more than 27 years we've been producing all natural microbial agricultural products for the most discerning growers and farmers across a variety of crop types. Our products are OMRI Listed and CDFA certified. Our proprietary production process delivers the highest quality, premium vermiculture products available in the marketplace.



AGRISECURE #17

AgriSecure was founded by growers for growers to help ensure the viability of our customers' farms by partnering to successfully scale organic crop production. Our passion is to ensure today's generation of farmers builds as strong profitable foundation for many future generations.



ARI #32

HITEC Grain Bags, Silage Bags and Silage Sheeting for storing Grain and Forage. 50 years of experience producing Exceptional Strength and Durability using 100% virgin resins. Hitec Grain Bags are "Farmer Proven Best Value" with greater capacity due to film strength allowing for tighter packing without overstretching.



CEAT #20

CEAT Specialty is CEAT's high-tech subsidiary for off highway (OTR) and agricultural tires, with a brand new state-of-the-art plant focused on agricultural radials. CEAT Specialty offers a wide range of segments. From tires for farming, mining, industrial and construction equipment, to earthmovers, and special application off road tires.



FRANK WINNE & SON, INC. #3

Frank W. Winne & Son, Inc. is the Nation's largest manufacturer, importer, and distributor of ropes, tapes, twines, safety supplies, rubber products, agricultural and packaging products. We maintain 17 sales offices and 39 warehouses to service your requirements.



ZOTEXA #24

Zotexa is built on "hands in the dirt" farming experiences which has given us a unique expertise in designing and manufacturing the best irrigation products on the market. Our company is the culmination of generations of agricultural experience and has allowed Zotexa to bring superior irrigation products to market in a more affordable way.



KPMG #40

Traditionally accounting software has been developed specifically for accountants and tax professionals—not the business owner. Because of this, business owners like farmers, either put their accounting on the back burner or spend endless hours learning accounting methods and principles.



ALKOTA CLEANING SYSTEMS #41

Alkota Cleaning Systems is a US owned and operated manufacture of high pressure cleaning systems, Water Heaters, Waste Water recycling systems and space heaters in the heartland of the United States in Alcester, South Dakota. Started in 1964 with over 50 years' experience of hand crafted Pressure Washers, Alkota is an ISO 9001 company and known for quality products in the agriculture market.



GENERIC CROP SCIENCE #30

Generic Crop Science develops, formulates, and markets generic crop protection products for the U.S. agriculture industry. We produce high quality products that provide an affordable alternative to those produced by large, foreign-based companies.



AEROBOTICS #26

Aerobotics software applies machine learning algorithms to drone gathered imagery, interprets the findings, detect pests, diseases, counts fruit and estimates yield, size and color throughout a season. In this way, Aerobotics offers an end-to-end data analytics service to assist farmers to make actionable decisions on their crops' growth.



PATTERN AG #28

At Pattern Ag, our mission is to help farmers improve the health and productivity of their most valuable resource: their soil. Pattern reads the DNA in your field to help you predict and prevent losses from the most damaging row crop pests and diseases. We provide a personalized report that identifies high-risk organisms on a sub-field level and suggests management options so that you spend on inputs where you need it and save where you don't. Our world-class team of microbial scientists, data scientists, engineers and ag-industry veterans are there every step of the way to ensure quality and value for growers across the Midwest.



OUTSTANDING FARMERS OF AMERICA #39

The Outstanding Farmers of America is comprised of past nominees of the Outstanding Young Farmer Program. The group is designed to facilitate an exchange of ideas and friendship that encourages excellence and involvement in agriculture and the local, state, and national community.



SIMPLE FARMS #45

The Simple Farms App is an easy-to-use analytical tool designed to help you, the farmer, make quick informed decisions about input costs, break-evens, and key marketing decisions. Whether you grow one crop or multiple crops, the Simple Farms App will put the power of making informed decisions in the palm of your hand.



MISSOURI HEMP ASSOCIATION #37

We are a commodity group that wants to expand the resources of Missouri agricultural hemp to benefit farmers, processors, manufacturers and consumers. We want to use hemp-based products to make our state a place that fosters entrepreneurship for growing hemp.



CENTAUR #16

At Centaur, we are passionate about perfecting quality of food and farm products, enabling abundance and reducing waste. Founded by leading experts and entrepreneurs in the fields of electronics, agronomy and cognitive technologies, Centaur is proud to provide award-winning, innovative technology to transform the traditional agriproduct supply chain into a Trusted, Digital, Post-Harvest Quality Chain.



SUREFIRE AG SYSTEMS #4

SureFire Ag Systems, Inc. develops and manufactures systems for applying, metering, and mixing liquid crop inputs. Flagship products include SureFire Fertilizer Application Systems for all types of seeding and application equipment, QuickDraw Automated Spray Tender System, and Marksman Irrigation Injection.



GREENSPIRE GLOBAL #25



7 LEAF SOLUTIONS #38



A HEALTHIER WE #29



OPEN BOOK EXTRACTS #36



SHARDA #6

FARMERS HELPER MAT #9



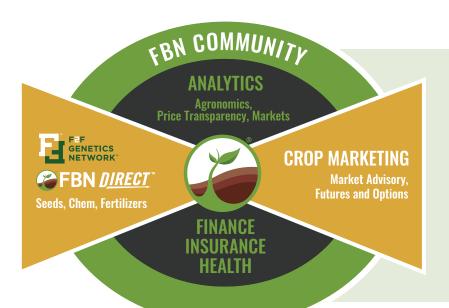
WE PUT FARMERS FIRST®

Farmers Business Network is an independent network of the most advanced farmers in North America. Together, we are leveling the playing field in the Agriculture Industry by combining the real-world experience of over 9,300 members with advanced technology platforms to restore transparency to the market and put power back in the hands of farmers. By putting Farmers First,® FBN is leading the revolution to beat the odds and take back profitability.

OVER 9,300 MEMBERS STRONG







MEMBERSHIP IN FBN

Becoming a member of FBN unlocks exclusive access to Decision Technology, Farmers First® Commerce and the over 9,100 strong Member Community. Together, these platforms form a complete profit system that can help farmers grow their business and maximize their profitability.



DECISION TECHNOLOGY

Make meaningful decisions to manage your farm's profitability, with best-in-class farm technology software from FBN.

Precision Data Analytics

Benchmarking

Satellite Imagery

Yield Maps

Market Price Transparency
Input Price Transparency

Seed Finder



FARMERS FIRST® COMMERCE

Experience the transparency and convenience of the online commerce platform from *FBN*, with ROI-driven products and services to help grow your business.

FBN DirectsM
F2F Genetics Network[™]
FBN Market AdvisorySM
FBN Virtual Elevator
FBN FinanceSM
FBN Crop InsuranceSM
FBN Marketplace



COMMUNITY

Connect with other likeminded farmers for insight and recommendations you can trust, online and in-person. Plus, join the network of farmers who care for the health of their farm and family through FBN Health.

FBN Community Online Forum
FBN Health™
Farmer2Farmer
FBN Events & Clinics

Visit the FARMERS BUSINESS NETWORK BOOTH to see how you can BEAT THE ODDS.

Complete the FBN Passport Experience and win a free YETI Rambler Mug*.





FBN DirectSM uses the power of our farmer network to give members access to market prices and visibility into the best possible prices on chemicals, seeds, fertilizers, equipment, and farm services.

Beyond the data, FBN Direct works directly with manufacturers, distributors, and other suppliers to provide these products at the best possible prices and pass on incredible savings to members.

Through FBN Direct, members get transparent pricing and a no-hassle transaction process that delivers products straight to their farm, giving farmers the confidence that they've made the most cost-effective, money-saving purchases possible.

- Market Price Visibility to Give Farmers Leverage FBN gives farmers access to real market input prices, helping
 - FBN gives farmers access to real market input prices, helping them make financially-informed decisions for their farm.
- The Same Low Prices for Every Farmer

 FBN Direct offers the same low prices to every farmer. No zone pricing.

 No questions about farm size. The same low prices, for every farmer.
- In-Product Tools to Help Farmers

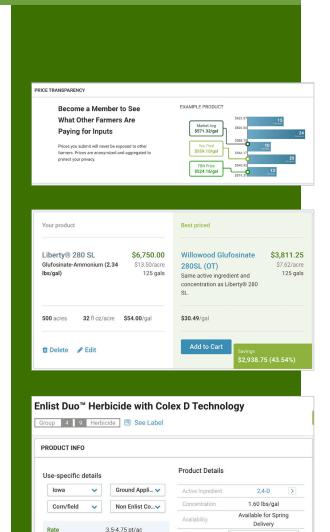
 FBN provides helpful tools like Savings Finder, which helps farmers find chem plan savings, and easy access to labels and instructions for how a farmer should apply a chemical.
- Agronomy Resources to Support Farmers

 FBN has added a team of certified agronomists to answer farmers'
 agronomic-related questions and help build confidence in their plans.
- Input Financing Available

 FBN offers input financing, including 0% interest on all purchases made by January 17, 2020, and the 0% Club, which allows members to keep 0% financing for all purchases made by August 31, 2020!*

*Subject to credit approval. Terms and conditions apply.

Please see use.fbn.com/input-financing for additional details



Tank Mix Instructions Enlist Duo may only be

Show more info

products that have been tested and found

not to adversely affect the spray drift 250 gal tote (x1)

\$28.30/gal

\$25.99/gal

\$24.43/gal

Price does not include shipping

Visit the *FBN DIRECT* BOOTH to find out how much you could save on inputs with our Savings Finder tool, or schedule a crop plan walkthrough with an *FBN* representative.





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*Subject to credit approval. Terms and conditions apply.

Please see use.fbn.com/input-financing for additional details.

Growing our Warehouse Network to Meet Your Needs

FBN Direct distribution centers are conveniently located across Western Canada so our members can access their products efficiently and cost-effectively.



Introducing FBN Canada's Branded Line-Up of Crop Protection Products

Effective and cost-effective; a combination that is tough to beat. The best news? There are 5x more products in the registration pipeline, which means more options and savings for you.





COMBAT CLEAVERS IN CANOLA MAXIMIZE YOUR WEED CONTROL



OUTSMART WILD OATS & FOXTAIL IN WHEAT

Visit the *FBN DIRECT* BOOTH to find out how much you could save on inputs with our Savings Finder tool.



F2F Genetics Network™ is quickly becoming known as the seed brand that's creating new value for farmers by providing great yield at incredible prices. Even as the cost of seed continues to rise, farmers have to find a way to keep their operation profitable. Our mission is to provide growers with a new alternative to seed development and purchasing by focusing on the best opportunities for a higher overall return on investment, not just top yields alone.

- **High-quality Genetics at Fair Prices**
- Transparency You Can Count On
- **Connecting Farmers and Breeders**
- Power of the Farmer-to-Farmer Network
- Soy+1 Seed-Saving Program

CONVENTIONAL CORN | TRAITED CORN **SOYBEANS | ALFALFA | SORGHUM**

SERVING OVER 1,000 GROWERS



See all the varieties at the F2F GENETICS BOOTH or at F2FGENETICS.COM.

F2F Genetics Network branded seed products and other seed products are offered by FBN Inputs, LLC and are available only in states where FBN Inputs, LLC is licensed. Terms & Conditions are subject to change at anytime and without notice. See sales order form for additional terms and conditions. In order to expand and maximize our members' choice, FBN Direct, LLC also offers seed as a third party distributor.



FBN Crop Insurance is your insurance concierge. Our specialists have a combined 120 years of experience, and are knowledgeable about a broad range of innovative insurance products.

The right risk management program year after year can have a huge impact, and our team excels at finding the right coverage package for your operation. With expertise in products like Whole Farm Revenue Protection, Pasture Rangeland Forage, Alternative Business Solutions, and the latest private products, we'll help you feel confident in your coverage.

FBN Crop Insurance offers the full suite of federally subsidized crop insurance products as well as private and proprietary products. Talk to us today about tailoring a customer business solution to your operation.

Your Insurance Concierge

FBN Crop Insurance specialists excel at customizing the right coverage package for your operation.

Deep Experience

Our team of specialists has deep expertise with a combined 120 years of experience.

Customizable Risk Management Products

In addition to the full suite of federally subsidized insurance, we offer a broad range of innovative and customizable insurance products.

Technology and Analysis Tools

We're always building new tools, like our Prevent Plant Calculator. Stay tuned for upcoming tech releases to help you get the most from your crop insurance coverage.

Alternative Business Solutions

Feeling stuck with your current insurance plan? Let's turn the tables - start your own insurance company. Learn how at our booth!



Stop by the FBN CROP INSURANCE BOOTH to meet your insurance concierge and warm up with some sweet treats.

FBN Insurance LLC is an Equal Opportunity Provider. FBN Crop Insurance is only available in states where FBN Insurance LLC is licensed to operate. FBN Insurance services are offered by FBN Insurance LLC (dba FBN Insurance Solutions Services LLC in Texas, and FBN Insurance Solutions LLC in California and Michigan) and are only available where FBN Insurance LLC is licensed. FBN membership is not required to purchase through FBN Insurance. FBN Insurance is currently offered in the following states: AR, CA, IA, IL, IN, KS, MI, MN, MO, MS, MT, ND, NE, OH, OK, OR, SD, TX, WA, WI.





FBN Crop Marketing offers a comprehensive system for marketing your grain, including data-driven tools and services to set your strategy and execute your plan. Learn how our research team, cutting-edge technology, and pro advisors can take your marketing to the next level.

- Unbiased and personalized advice
- Systematic recommendations backed by FBN data
- Comprehensive and easy-to-use tech
- Knowledgeable and hands-on advisors

SET YOUR STRATEGY WITH FBN MARKET ADVISORY



MARKET INTELLIGENCE

Daily & Weekly Market Analysis, Webinars, Podcasts, etc.

Written by our brilliant team of Data Scientists, Economists, & Futures Brokers



TECHNOLOGY

Profit Center – Track Sales, Monitor Local Basis, Set Price Alerts

FBN HedgeCommand – Visual tool for managing profit & risk in your marketing plan



PRO ADVISORS

Pro Local Advisor

Pro Options Advisor

EXECUTE YOUR PLAN WITH OUR CONTRACTS & TRADES



BROKERAGE

Low cost futures and options trading platform.



GRAIN CONTRACTS

Flexible contracts that let you manage risk while keeping the freedom to deliver wherever you want.



SPECIALTY & IP CONTRACTS

Opportunities for organic, non-GMO, and specialty grain:
Spot Contracts
Special Production Opportunities

Stop by the FBN CROP MARKETING BOOTH for a demo of the new HedgeCommand technology, and meet your local advisor or visit https://info.fbn.com/market-advisory to learn more.

FBN Grain Contracts and FBN Speciality and IP Contracts are offered by FBN CM LLC and are only available where FBN CM LLC is licensed. We do not guarantee customers will receive specific benefits or value from participating in FBN Crop Marketing; results will vary. FBN Market Advisory,, Market Intelligence, and Brokerage services are offered by FBN BR LLC. The risk of trading futures and options can be substantial and may not be suitable for all investors. All information, publications, and reports, including this specific material, used and distributed by FBN BR LLC shall be construed as a solicitation. FBN BR LLC does not distribute research reports, employ research analysts, or maintain a research department as defined in CFTC REgulation 1.71. Past performance is not necessarily indicative of future results.





FBN Market Advisory is now available in Canada and covers 18 different crops. Come learn about our grain-marketing philosophy, services and data-backed products - all designed to take your marketing to the next level.

- Knowledgeable and hands-on advisors
- Unbiased recommendations
- Advice unique to your farm
- Market Intelligence backed by our team of global experts
- 18 crops covered

FBN MARKET ADVISORY



GLOBAL MARKET INTELLIGENCE

Developed for Canada

Daily + Weekly Newsletters and Podcasts from our team of Economists and Data Scientists covering:

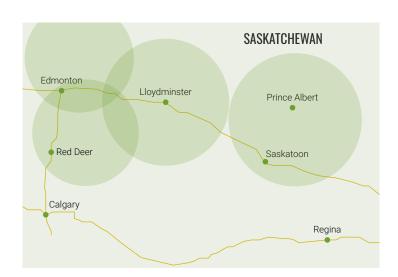
Weather, Yield Projections, Overnight Markets, and more.



LOCAL ADVISORS

Personalized Execution Support

- Tailored support to build your marketing strategy
- Extensive buyer networks and relationships
- We look up prices and terms, conduct negotiations on your behalf, and find the best places to sell your grain



Stop by the FBN CROP MARKETING BOOTH to meet your local advisor or visit https://info.fbn.com/market-advisory-ca to learn more.

FBN Crop Marketing Canada, Inc. does not guarantee any specific benefits or value from participating in FBN Crop Marketing; results will vary. Past performance is not necessarily indicative of future results. FBN Crop Marketing Canada offerings involve risks, including the risk that market conditions deteriorate, resulting in contract participants receiving lower price for their grain than had they not participated in the FBN offering.



Helping FBN Members Get the Capital They Need to Thrive

FBN Finance provides financing for all of your operations needs. Whether it is operating expenses, equipment, or land - FBN Finance has a program for you. It takes more than the love of the land and good weather to farm. It takes a sound business mind and capital to get the job done. That's why FBN Finance has designed a suite of Farmers First® offerings exclusively for FBN Members.



RATES AND TERMS

FBN Finance has brought together a variety of lenders to bring you competitive rates and terms with rates starting below 4% for many offerings.



FARMERS FIRST® FLEXIBILITY

FBN Finance knows the needs of farmers, so our offerings are designed to meet your unique needs.



AVAILABILITY

Given our data and underwriting procedures, we can typically offer a higher limit than banks or the Farm Credit System for our operating lines.

OUR LOAN OFFERINGS

OPERATING LINES OF CREDIT

Covers all of a farmer's annual expenses to plant, grow, and harvest their crop - rent, seed, chemical, equipment payments, repairs, fuel, etc. whether it is purchased from FBN or not.

LAND SECURED OPERATING LINES OF CREDIT

A 5 year operating line backed by your land which covers all of your expenses whether or not the line is used for purchases made through FBN.

EQUIPMENT FINANCING

Financing, refinancing, and leases for new equipment and used equipment wherever it is purchased or leased.

LAND FINANCING

We have a full suite of options to help a farmer finance agricultural land purchases and refinancing.

Stop by the FBN FINANCE BOOTH to sign up for a consultation or complete an application.

Not all applicants will qualify. Additional terms and conditions apply. Interest rates and fees will vary depending on your individual situation. Financing provided by either FBN Finance, LLC or one of our partners, depending on offering. To qualify, a borrower must be a member of Farmer's Business Network, Inc. and meet the underwriting requirements provided by FBN Finance, LLC and/or our financing partners and their lending partners. Only available in states where FBN Finance, LLC, its partners, and/or their lending partners are licensed.

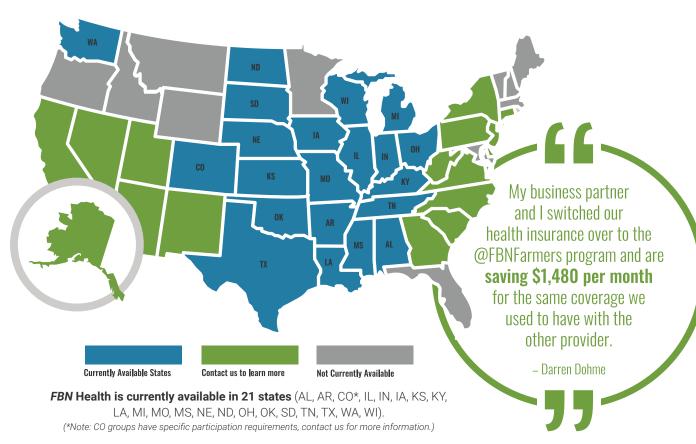


With FBN Health, you have access to top-notch health coverage at a price you can afford. Our plans offer features you'd expect, including integrated wellness, care coordination, and disease management.

The online application takes less than 15 minutes on average and could save you thousands of dollars. Farms with two or more full-time employees and a Federal ID Number (FEIN) are eligible to apply.

FOUR PLAN OPTIONS WHICH INCLUDE:

- Deductibles to fit every budget
- Copays for office visits and urgent care
- Prescription drug coverage
- Up to \$500 deductible credit for wellness program participation



Visit the FBN HEALTH BOOTH to get a price quote at the show and enroll in your health plan! While you're there don't forget to get your flu shot and DermaScan skin screen!

FBN does not offer traditional health insurance. But while we do not offer traditional health insurance, we do offer FBN Health, a level-funded group health benefit program offered by Medova Healthcare Financial Group, LLC as Lifestyle Health Plans and is available only where Medova is licensed. You cannot obtain coverage under a Lifestyle Health Plan until you complete and submit an application for the plan and your application is accepted and approved by Medova. Eligibility and benefit exclusions and limitations apply. FBN Health is marketed by FBN Insurance LLC. FBN Insurance LLC is not a licensed insurance company or agency and its employees and representatives are not licensed life and health insurance agents. Policies marketed by FBN Health are level-funded group health plans administered by Medova Healthcare Financial Group, LLC as Lifestyle Health Plans. If you submit the Contact Us Form or Application, a licensed insurance agent/producer may contact you on behalf of Lifestyle Health. ©2019 All Rights Reserved.



FBN Rewards is the newest way that we're putting Farmers First.® Your FBN purchases and transactions now help you qualify for Rewards tiers that come with special benefits and discounts from all across FBN. Accumulate Level Points that qualify you for Rewards tiers when you do business with FBN Direct, F2F Genetics Network, FBN Crop Marketing, production contracts, and FBN Finance operating lines of credit.

HOW IT WORKS

- Once you've accumulated 5,000 Level Points or more, you'll qualify for one of our four Rewards tiers.
- Each tier comes with special benefits and discounts.
- You'll keep your FBN Rewards tier and benefits for one additional Crop Year after the points were earned.
- View your current Level Points balance, rewards, and benefits within your FBN account, located in the Loyalty Program section under "Account."



REWARD TIERS AND BENEFITS

BRONZE

(minimum 5,000 Level Points)

• FBN will extend your membership by one year if you are up for renewal in the Crop Year that you qualify for a membership level.

SILVER

(minimum 30,000 Level Points)

- · All Bronze level benefits.
- Double referral bonus (based on referral bonus offer active at the time of referral) for any referral that signs up for FBN membership.
- Early access to limited quantity sales held by FBN.
- Early access to new hybrids released by F2F Genetics
 Network
- Free trip to and lodging (paid for in accordance with FBN's travel policy) at Farmer2Farmer for you and one guest.
- 50% off FBN Crop Marketing's Market Intelligence offer.

GOLD

(minimum 60,000 Level Points)

- All Bronze/Silver level benefits.
- 30-day extension on FBN Direct exchanges.
- 50% off of replants and returns on seed purchased through the F2F Genetics Network.
- Preferred pricing on select FBN chemicals (identified in the FBN Direct store).
- 25% off FBN Market Advisory's Cash Grain Management program.

PLATINUM

(minimum 90,000 Level Points)

- All Bronze/Silver/Gold level benefits.
- Guaranteed access to \$99
 pricing on F2F Genetics Network
 conventional corn at launch of
 the 2021 crop year.
- 100% off replants and returns on seed purchased through the F2F Genetics Network.
- Super-preferred pricing on specialized FBN chemicals (identified in the FBN Direct store).
- 50% off FBN Market Advisory's Cash Grain Management program.

Visit us at the MEMBER EXPERIENCE BOOTH to learn more.

See full Terms of Service at https://use.fbn.com/fbn-rewards-terms-of-service. Want to opt out of FBN Rewards? Send an email to cx@farmersbusinessnetwork.com with "REWARDS PROGRAM OPT OUT" in the subject line.



FBN Marketplace connects FBN members with competitive prices and exclusive member discounts on a wide variety of products.

EXCLUSIVE MEMBER DISCOUNTS



EQUIPMENT



SFRVICES



TECHNOLOGY



NUTRIFNTS

FEATURED PARTNERS

SAVINGS AS MUCH AS 25% OR \$15,000 ON SELECT PRODUCTS*













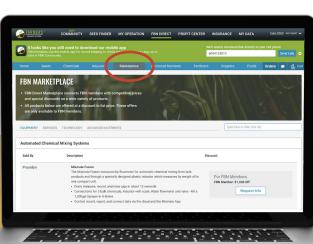








Find FBN MARKETPLACE under FBN Direct



*See FBN Marketplace listings for details.

BUILD YOUR SEED PLAN FOR NEXT YEAR

Our data-driven insights can help you boost your ROI when it comes to seed selection. Use this worksheet as you browse through *FBN* Seed Finder to identify hybrids and varieties to plant in your fields next year. Simply plug in the yield estimate, planting population and cost/bag for each seed and use this calculation to estimate net seed revenue per acre:

[EXPECTED REVENUE/BUSHEL] x [EXPECTED Bu/A YIELD] - [PRICE/BAG] x [X OF BAGS/ACRE]

NET SEED REVENUE

BRAND NAME	HYBRID/VARIETY	<i>FBN</i> SEED FINDER YIELD ESTIMATE	SEEDS/ ACRE	PRICE/BAG	COST/ACRE	NET SEED REVENUE
EX: F2F GENETICS NETWORK	EX: F2F1C-028	200	32,000	\$99.00	\$39.60	\$740.40

Please Note: This calculator does not factor market fluctuations, chemical product expenses and other fixed costs for your operation, so you'll want to be mindful of that when looking at your overall ROI. Results will vary.

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