

BIOTECH YIELD ASSURANCESM (BYA)

WHAT IS BYA?

By combining the advantages of a Federal crop insurance product with the benefits of today's biotechnology, eligible farmers who intend to plant qualifying Genuity[®] corn or soybean brands could increase their crop insurance yield coverage by 10% over their existing Federal crop guarantee.

The BYA policy provides farmers the ability to address the risk gap between their actual production history and realized yield. This helps to reduce the potential exposure to yield loss on each acre and enhance their grain marketing efforts.

QUALIFYING CROPS

Starting with the 2011 season, crops that qualify for the BYA coverage are:

- Genuity[®] Roundup Ready 2 Yield[®] soybeans in Indiana, Illinois, Iowa, and Minnesota
- Genuity[®] SmartStax[™] corn in Iowa and Minnesota

In most areas, the BYA allows the farmer to have yield protection up to 93.5% of the approved APH.

ELIGIBILITY

Farmers must plant 100% of their total soy acres (non-irrigated or irrigated) at the insured unit level with Genuity[®] Roundup Ready 2 Yield[®] soybeans.

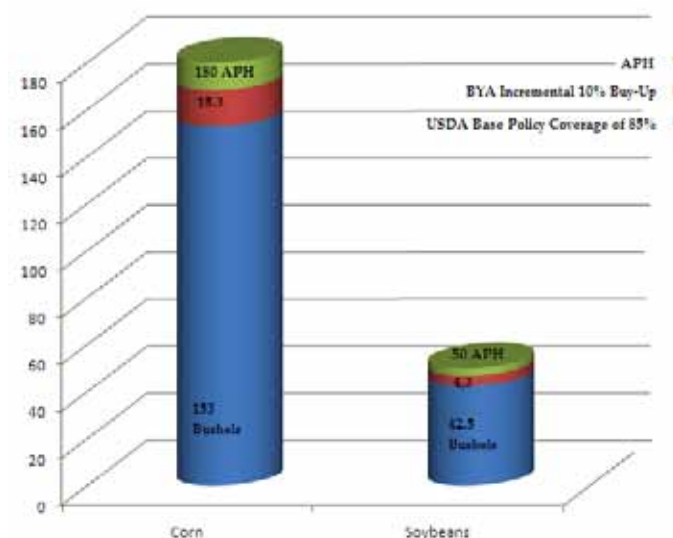
— OR —

Plant at least 95% of their total corn acres (non-irrigated or irrigated) at the insured unit level with Genuity[®] SmartStax[™] corn.

BENEFITS

- Up to an additional 10% yield coverage available
- Reduces the potential of revenue loss on each insured acre
- Can help in securing financing for the operation
- Closes the yield gap
- Provides grain marketing advantages

EXAMPLES



The corn coverage example above has an APH of 180 bu/acre with a Federal crop policy of 85%. This provides a 153 bu/acre guarantee (180 x 85%). By planting Genuity[®] SmartStax[™] corn, the farmer may have the opportunity to purchase another 10% of coverage which amounts to 15.3 bu/acre (153 x .10).

In the soybean example above, the farmer has an APH of 50 bu/acre and has purchased a Federal crop policy at a coverage level of 85%. This provides a 42.5 bushel guarantee (50 x 85%). Because Genuity[®] Roundup Ready 2 Yield[®] soybeans were planted, the farmer can buy up to an additional ten percent (42.5 x 10%) of the guarantee which amounts to 4.3 bushels, bringing the total unit coverage to 46.8 bushels.

Contact your ADM Crop Risk Services' crop insurance agent for more details.

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