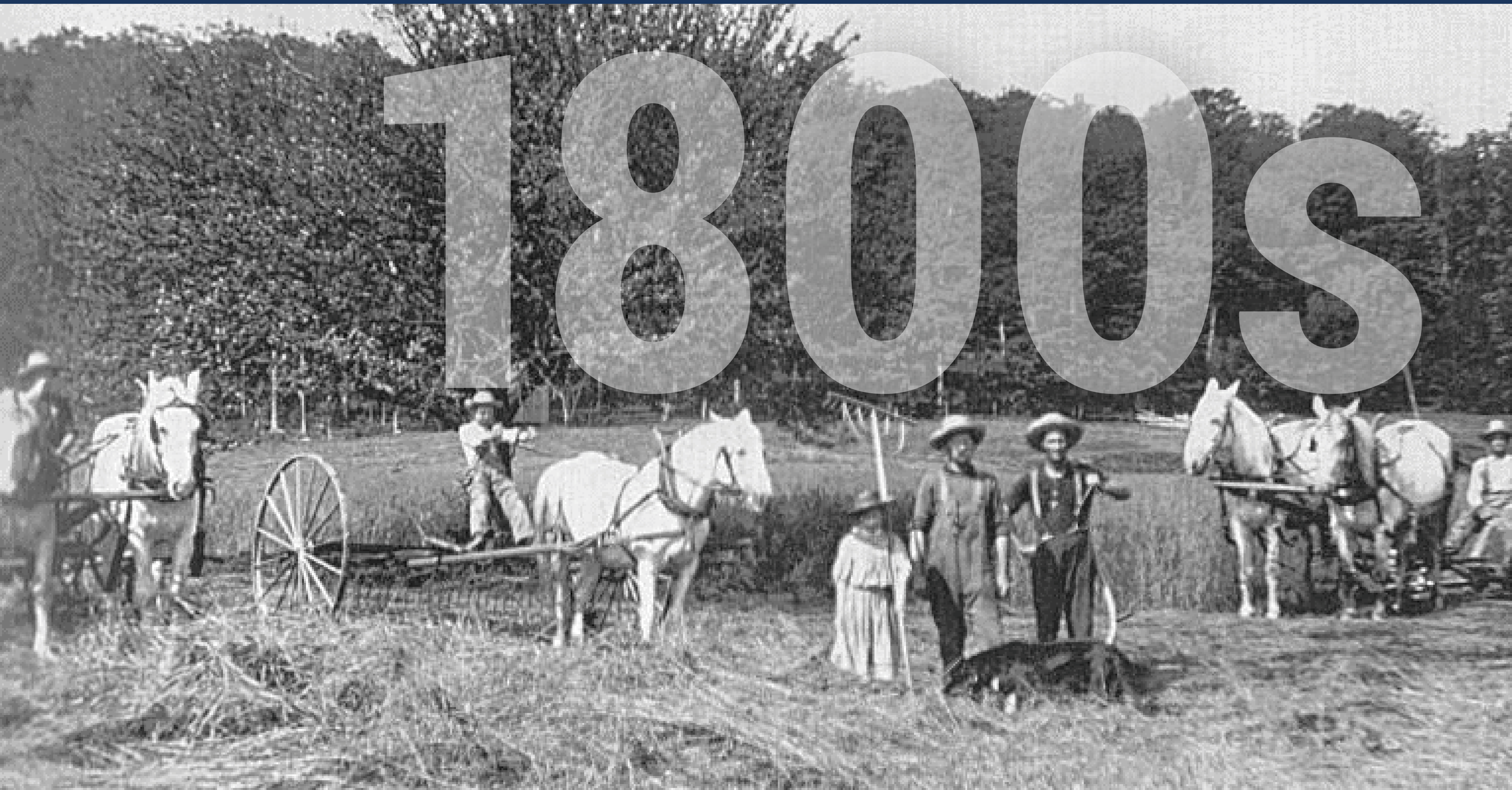




GROWERS EDGE

FARM FOUNDATION FORUM 2019

1800s





GRIT



DESTINY





COMMITMENT

A low-angle shot of a green combine harvester's auger system discharging a massive volume of golden-yellow corn kernels into a large green storage bin. The corn is captured mid-fall, creating a dense, cascading stream that fills the right side of the frame. The background is a clear, bright blue sky. The harvester's cab and structural components are visible on the left, and a chain hangs down from the side of the machine.

HARVEST

EVERY DAY



EVERY YEAR





NEW CHALLENGES



REWARD

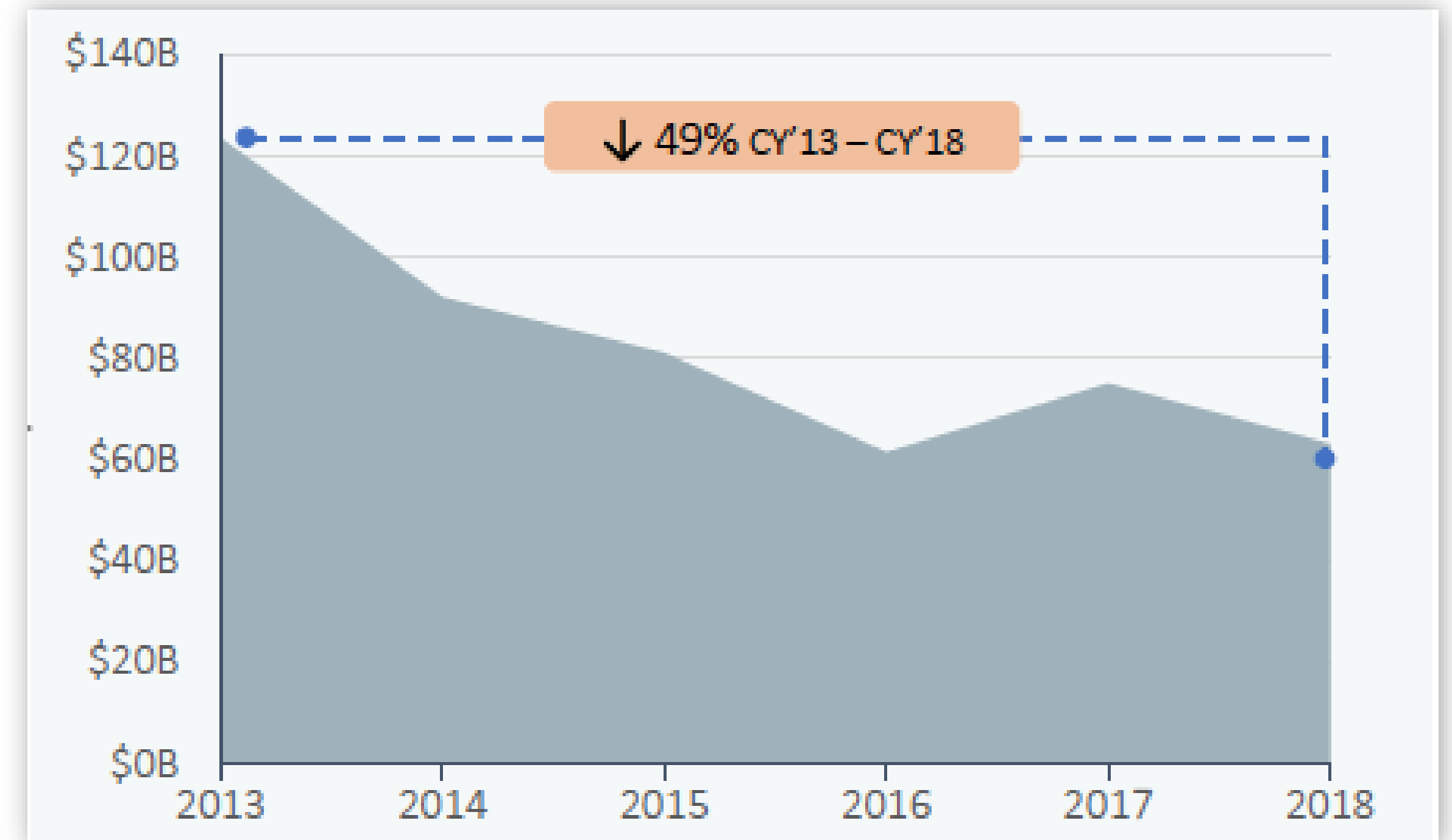
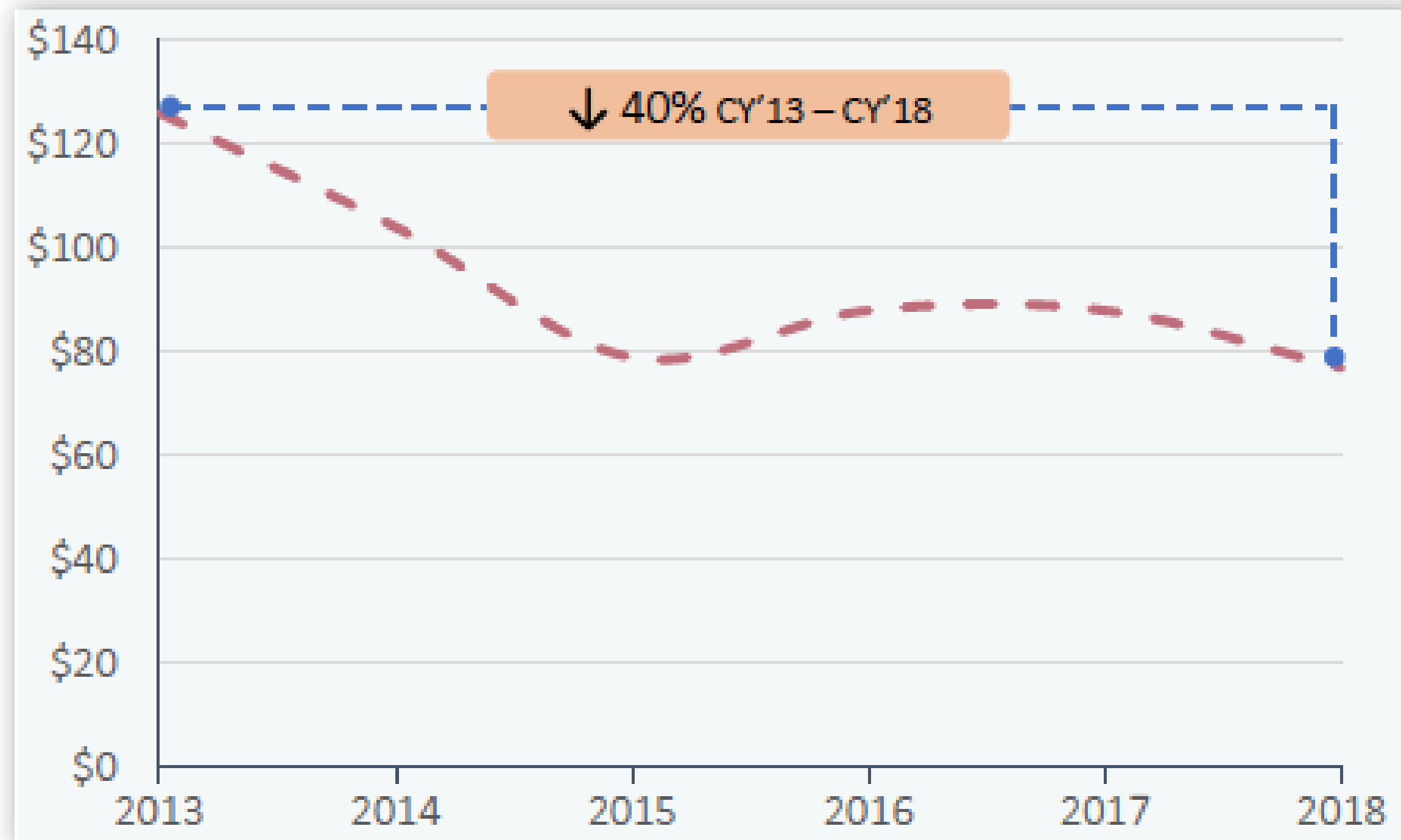




PROFITABILITY

**HAS BECOME A PERVASIVE
ISSUE FOR FARMERS**

THE END OF THE COMMODITY SUPER HAS IMPACTED FARM BOTTOM LINE



BLOOMBERG COMMODITY INDEX DOWN 40% SINCE 2013 NET FARM INCOME DOWN ALMOST 50% SINCE 2013

SOURCE: BLOOMBERG

SOURCE: USDA

↓ \$9.1B

In Net Farm Income in 2018
(12% Decrease From 2017)

50%

OF FARM HOUSEHOLDS
LOSE MONEY

↑ 30%

IN FARM BANKRUPTCY
FILINGS SINCE 2014

MISSION



**IMPROVE FARM
PROFITABILITY THROUGH
FINANCIAL INNOVATION
AND TECHNOLOGY**

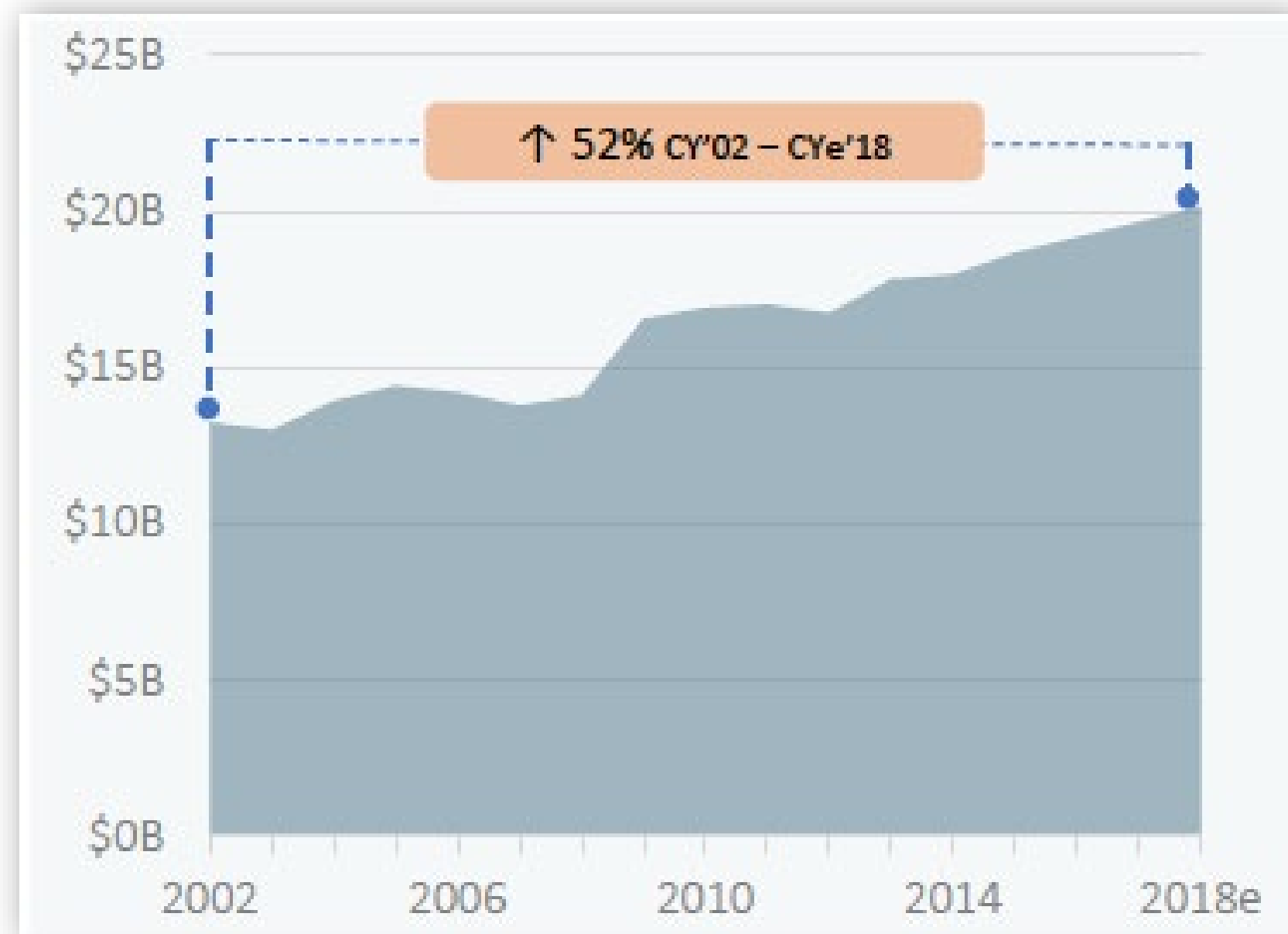


NEW TECHNOLOGY

\$11.7B

**INVESTMENT IN AG SECTOR
SINCE 2018**

DESPITE SIGNIFICANT AGTECH INNOVATION AND YIELD-ENHANCING BREAKTHROUGHS, FARMERS REMAIN RISK AVERSE



AGRICULTURE R&D SPENDING REACHING
RECORD-BREAKING \$20B MARK

SOURCE: USDA 2016-2018E 10 YEAR LINEAR TREND

PLUS

HIGHER-QUALITY SEEDS,
FERTILIZERS & PESTICIDES

BETTER SOIL TREATMENT
METHODS

LATEST EQUIPMENT AND
MACHINES

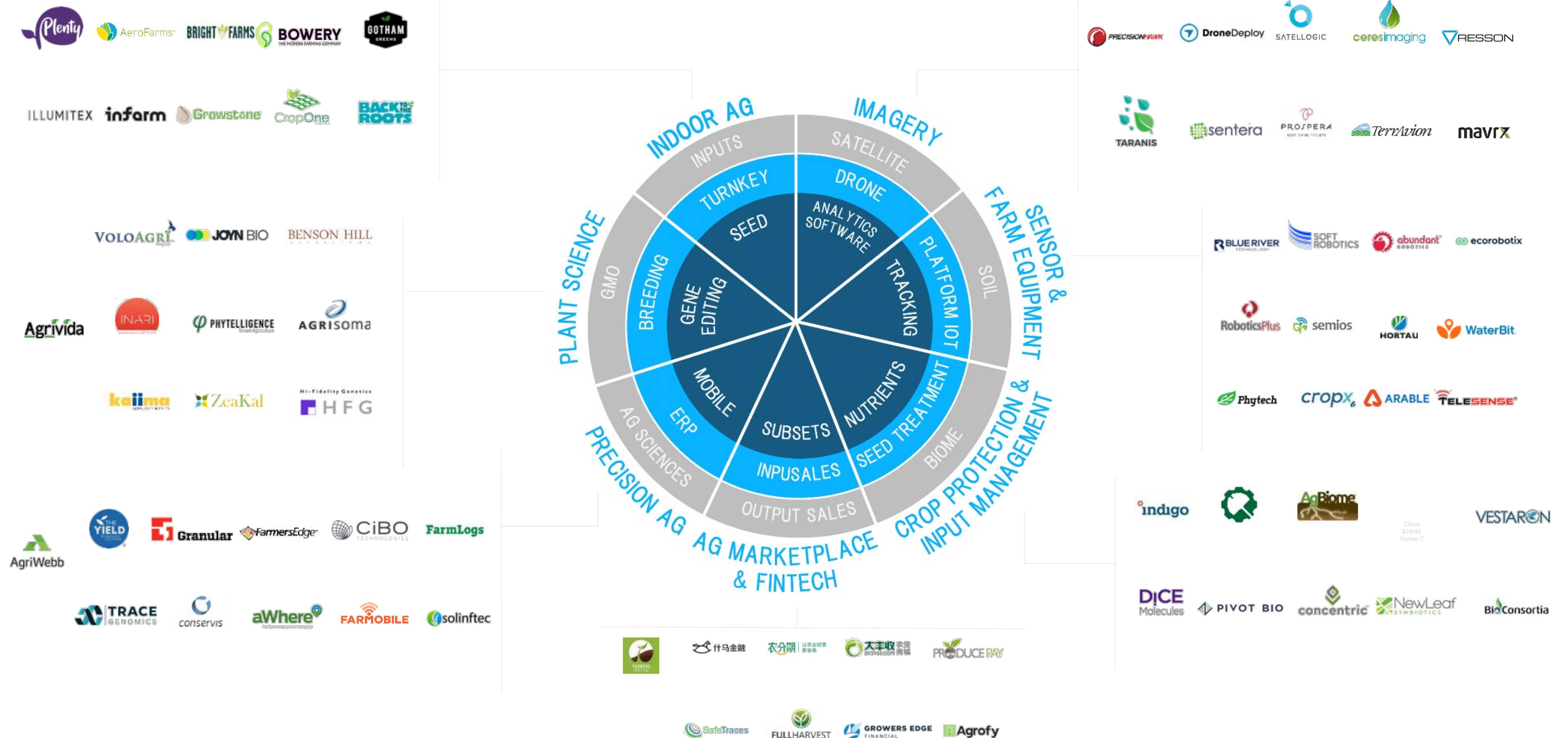
AI/BIG DATA/IOT
TECHNOLOGIES



INVESTMENT IN INPUTS/TECHNOLOGY
IS DOWN BY \$10B SINCE 2013

SOURCE: USDA 2018E-2019E USDA ESTIMATES

A FLOODED MARKET



THE GROWERS EDGE MODEL

SOLUTIONS- FINTECH FOR FARMERS

- Novel Products
- Guaranteed Farming Results via Agronomic Performance Products (APP)
- Coverage Price Discovery
- Agency Advisor Software

INSURANCE- TRADITIONAL RISK MANAGEMENT

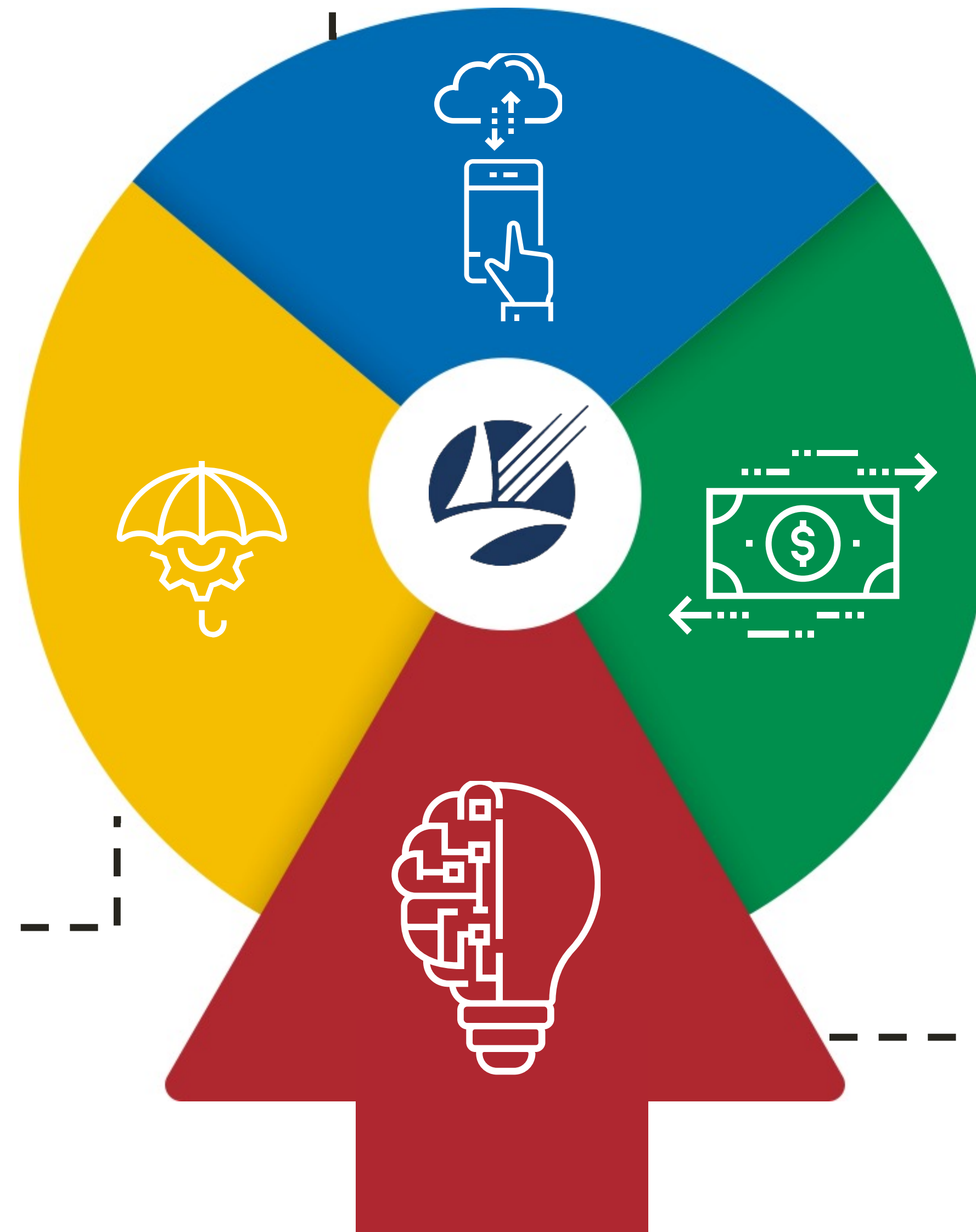
- Crop Insurance
- Comparison Pricing Tools
- Novel Insurance Products

LENDING PRODUCTS

- FICO for Farmers
- Ag Analytics Platform for Financial Services
- Novel Products

ANALYTICS– FARMERS, AGRIBUSINESSES

- Private Label Products
- AgTech Validation Index
- Predictive Analytics for Agribusiness





YOUR FUTURE.
GUARANTEED.



GROWERS EDGE