

# VALUE OF GOLDEN ADVANTAGE



Savings potential of up to **\$17.50 PER CORN UNIT\*** and up to **\$4.00 PER SOYBEAN UNIT\*\***  
using 0% Golden Advantage extended terms vs. a traditional loan

## + QUALIFY FOR OUR FINANCE DISCOUNT

Interest rates have risen, meaning the cost of borrowing money is increasing. In September 2022, the Prime rate increased from 5.5% to 6.25%\*\*\*. Golden Harvest is proud to offer farmers a 0% interest extended terms offer on Golden Harvest® seed and qualified Syngenta Seedcare products through our Golden Advantage<sup>SM</sup> extended terms offer.

### GOLDEN ADVANTAGE VS PRIME + 0.5% OPERATING LOAN

\$50,000 in Golden Advantage equals \$53,375 through a 12-month Prime + 0.5% APR loan.

Golden Advantage	12-Month Operating Loan @ Prime + 0.5%	Potential Value of Golden Advantage
$\$50,000 \times 0\% = \$50,000$	$\$50,000 \times 1.0675 = \$53,375$	\$3,375

Golden Advantage payment is due Dec.1, 2023.

Calculation is for illustrative purposes only and based on the assumptions above.

### GOLDEN ADVANTAGE VS PRIME - 1% LOAN

\$50,000 in Golden Advantage equals \$52,625 through a 12-month Prime - 1% APR loan.

Golden Advantage	12-Month Operating Loan @ Prime - 1.0%	Potential Value of Golden Advantage
$\$50,000 \times 0\% = \$50,000$	$\$50,000 \times 1.0525 = \$52,625$	\$2,625

Golden Advantage payment is due Dec.1, 2023.

Calculation is for illustrative purposes only and based on the assumptions above.

### ADDITIONAL BENEFITS OF GOLDEN ADVANTAGE

- Enrollment and adjustments are simple
- Does not impact other lines of credit
- Not reported as a loan on credit reports
- Flexibility - pay on your schedule. There is no penalty for paying off early

Ensure your dollars go further this season by taking advantage of Golden Advantage. Visit [GoldenAdvantage.com](https://GoldenAdvantage.com) to apply, monitor your spending and pay your extended terms.

\* Calculation based on \$280 seedcorn price at 6.25% interest rate

\*\* Calculation based on \$64 soybean price at 6.25% interest rate

\*\*\* Source: U.S. Federal Reserve





## FREQUENTLY ASKED QUESTIONS

### 1. Is Golden Advantage different than financing?

Golden Advantage is an extended terms offer funded through Syngenta Seeds, LLC. Payment for 2022-2023 season Golden Harvest seed and qualified Syngenta Seedcare products purchase is due December 1, 2023.

### 2. How do I use Golden Advantage to pay for my Golden Harvest seed?

Contact your authorized Golden Harvest Seed Advisor and complete the Golden Advantage application, and place an order for Golden Harvest seed and qualified Syngenta Seedcare products. The Golden Harvest Credit Team will use SSN and FEIN provided (if applicable) to perform a credit check.

### 3. Who do I pay when my Golden Advantage payment is due next December?

Complete payment to Golden Harvest for your Golden Advantage balance by logging into your Golden Advantage account, or by mail (*make check payable to Syngenta Seeds LLC*) JPMorgan Chase Lockbox Processing, Attn: Golden Advantage, P.O. Box 772318, Detroit, MI 48277-2318.

### 4. When is the application deadline for Golden Advantage in the 2023 planting season?

Applications for use in the 2023 planting season must be submitted by June 9, 2023.

### 5. When is the due date for 2023 planting season Golden Advantage account balances?

Account balances from the 2023 planting season are due December 1, 2023.

### 6. Can I place both seed and seed treatment on my Golden Advantage account?

Yes, both seed and qualified seed treatment can be applied to a Golden Advantage account. Seed treatment applied by a local Seed Advisor (downstream) can also be applied to a Golden Advantage account.

### 7. Who can I contact with questions regarding Golden Advantage?

Contact your local Golden Harvest Seed Advisor or contact Golden Advantage support at 855-939-0058 or [ask@goldenadvantagesupport.com](mailto:ask@goldenadvantagesupport.com).

## TERMS & CONDITIONS

- If the Farmer does not pay Golden Harvest in full, Golden Harvest shall have the right to collect payment directly from Farmer. Complete terms available with Golden Advantage terms and conditions and application. Complete terms and conditions are available on the Golden Advantage application.
- The extended terms accommodation through Golden Advantage will not be used to purchase non-Golden Harvest products. Enogen® brand products sold through an authorized Golden Harvest Seed Advisor are eligible for purchase through Golden Advantage.
- Golden Harvest expressly reserves the right at any time and its sole discretion and without notice (a) to limit, reduce, cancel or otherwise modify all available extended terms limits and issuances and (b) to refuse to make future shipments of product.