

**Telling
our
Story...**

**...Finding
the Way**



Our Story

AgQuest
Financial Services, Inc.

“

Securing financing and insurance right at my local elevator was a big advantage. Everyone was very supportive and great to work with.

”

OUR
STORY

A real page turner

AgQuest is a uniquely different finance company with a rich history and an exciting plot.

Founded in 1992, with roots back to 1904, we're owned by local farm supply retailers across the U.S., and organized for the purpose of providing the highest quality and most comprehensive financial products and services to those retailers and their local patrons.

The chapters in our lives

The trusted advisors at AgQuest and your farm supply retailer understand that each of us has our own story. Whether you need total operation financing, or perhaps leasing equipment is what you are after—we can help make it happen.

Through the AgQuest program, your farm supply retailer becomes a one-stop source for everything you need, from inputs and agronomy services to financing and insurance.

Fact, not fiction

Page through our products and services, and you'll find it's true...securing financing and insurance for your farming operation doesn't have to be another chore.

Flexibility, simplicity and personal service is what makes AgQuest stand out in the field.

That's our story...and we're sticking to it!



Companion[®] Loans



AgQuest exists to protect and grow the relationship between the Retailer and their producers. We exist to ensure long-term viability and profitability for our retailers in the markets they serve.



“Anything from financing to crop insurance... we turn to AgQuest.”

COMPANION
LOANS

■ Full Operating Loans

Offered to support the direct production expenses of an agricultural producer. Operating Loans carry a short maturity and are typically secured with current assets such as crop and livestock inventories and related receivables. The amount of the Operating Loan is typically driven by the estimated value of the current assets being financed. Revolving Feature is available.

■ Secured Companion[®] Loans

Designed to create a dynamic link between agricultural producers and their locally-owned and managed grain and farm supply retailers. Companion[®] is a traditional full-operating line of credit that rewards the patron/producer with competitive product costs and operating interest rates based on the customer's volume of input purchases and the amount of crop marketed through the participating retailer. Revolving and second year loan options are available.

■ Companion[®] Direct

An unsecured line of credit up to \$150,000 that can be used by patrons of your local farm supply retailer, allowing greater flexibility to purchase input financing in one convenient program. Companion[®] Direct has the advantage of minimal paperwork and quick decision time.

■ Companion[®] DirectMAX

Goes a step further than Direct, but remains a product that is used for purchases from your local farm supply retailer only. Credit available is increased to up to \$300,000 and a best available lien position is taken.



Equipment Loans



Why should you consider AgQuest for your next equipment loan?

■ Portable, flexible and cost competitive financing. AgQuest gives you the flexibility to negotiate across brands and dealerships to obtain your best cash price and then compare financing options.



■ Take advantage of manufacturer cash discounts or refinance interest waiver contracts at the end of the waiver periods for significant savings. In many situations, significant interest rate savings are possible by switching to AgQuest.

■ Work with a local lender who cares about your long-term prosperity and can advise you on your overall financial picture. One who is empowered to make a decision who can structure the payment terms around your unique needs.

■ Get a great financing deal on used equipment, not just new. AgQuest doesn't discriminate between used vs. new—you get the same great deal. This includes buying equipment at auctions or through private party sales.

“It's great that AgQuest is partnered with my co-op. It saves money and it's all in one place.”

EQUIPMENT
LOANS

■ Diversifying your sources of financing gives you more control and financial options down the road should you need them.

■ Intermediate Term Loans are collateralized by the borrower's machinery and equipment inventory, or a specific piece of equipment based on loan type. A priority position on machinery and equipment is required.



Real Estate Loans



Financing for inputs and equipment is just part of the story. Read on and you'll discover AgQuest is also your local lender for real estate.

■ Real Estate loans are long-term loans collateralized by real estate, which generally includes unimproved farm ground, rural residences and traditional farm sites. Not to be used when the value of the real estate is primarily derived from facilities/improvements.

■ When it's time to expand your operation, or upgrade and improve livestock facilities, AgQuest is your hired hand.

■ Facility Loans are secured with real estate that is improved with a livestock facility such as swine finishing barns and dairy milking parlors or other types of real estate fixtures such as grain bins and machine sheds.



“AgQuest offered a better interest rate with flexible terms. It was an easy decision.”

REAL
ESTATE

■ Real Estate loans originated under this program are term loans with maturities and amortizations up to twenty years.

From bare land, to livestock facilities to home mortgages, look to AgQuest for a variety of term financing options.



Lease Financing



Just as you have carefully compared and selected your equipment and machinery options, AgQuest has carefully selected Northland Capital as a lease financing partner.

■ Leasing can put equipment and machinery to work for you with real cash flow advantages without using major capital investments.

■ For many farms, equipment purchases are one of the largest production expenses and lease financing can be a positive alternative.

Advantages of leasing:

- Lower up-front costs—requiring no additional collateral
- Flexible fixed payments that match the cost of the equipment to the revenue it generates—matching your cash flow cycle
- Preserves existing operating lines of credit—protecting your borrowing power for other operational needs
- Leasing keeps equipment—and debt—off your balance sheet
- Fast, convenient source of additional capital—keeping your cash for future needs, unexpected expenses or working capital



“The products and service are second to none.”

LEASING

■ Lease financing includes a balanced approach to tax management options and deductions relative to a loan.



800-471-2122
northlandcapital.com



Crop Insurance



AgQuest Insurance provides the risk management protection in crop insurance, available for each producers farming operation.

■ **Crop Hail Insurance** policies are not part of the Federal crop insurance program. Crop-Hail coverage is purchased because hail can completely destroy a major part of a planted field while some is left untouched. A crop-hail policy can be purchased at any time during the growing season.

■ **MPCI (Multi-Peril Crop Insurance)**

- Provides protection against weather-related causes of loss
- Provides protection against low yields, poor quality, late planting and replanting costs as well as prevented planting
- Coverage available from 50% to 85% where applicable of the (APH) actual production history for the farm

■ **RP (Revenue Protection)**

- Revenue guarantee
- Coverage levels 50%-75% (80%-85% where applicable)
- Replaces CRC/RA plans of insurance

■ **APH (Actual Production History)**

- Bushel guarantee
- 50%-85% where applicable

AgQuest Insurance is an equal opportunity provider.

■ **YP (Yield Protection)**

- Replaces APH
- Provides protection against production loss
- Available only for crops which RP is available
- Yield Guarantee (bushels, pounds, etc.).
- Coverage levels 50%-75% (80%-85% where Applicable
- Replant and Prevent Plant coverage

■ **GRP, GRIP (Group Risk Plan)**

- County-based coverage
- Covers widespread losses
- 90% coverage available

■ **Named Peril Products (Hail, Wind, Greensnap)** are recommended as either supplements to your MPCI or Crop Hail policies.

■ **Adjusted Gross Revenue (AGR)** crop insurance provides producers with protection against low revenue from natural causes and market fluctuations.

■ **FREE Mapping**

AgQuest Insurance Agency maps every acre we insure. We believe in the accuracy of



“AgQuest’s agents are very good to work with. They are available when we need them which is a big difference.”

INSURANCE

precision farming and are building a database for the producers to use in the future. With the insured’s permission we begin mapping at the time of your crop insurance application. Precision Farming integrating GPS technology with the planter monitor, combine monitor and yield mapping software assist in simplifying crop insurance claims.

Property & Casualty



Property and Casualty is insurance on homes, cars, and businesses. Property insurance protects a person or business with an interest in physical property against its loss or the loss of its income-producing abilities. Casualty insurance mainly protects a person or business against legal liability for losses caused by injury to other people or damage to the property of others.

■ Commercial Farm / Auto

- Farm Packages
- Farm Liability
- Excess Liability
- Commercial/Personal Auto
- Fleet Auto

■ Auto Insurance

Choosing the level of auto insurance that's right for you takes careful consideration. No matter what type of vehicle insurance you need, AgQuest has you covered.

- Personal Auto Insurance
- Classic Collectors Auto/Antique
- Motorcycle/Scooter Insurance
- ATV/Snowmobile Insurance
- Motor Home/RV Insurance
- Boat/PWC Insurance

■ Property Insurance

AgQuest's insurance professionals understand the importance of keeping your home and family protected by offering a variety of coverage options.

- Homeowners Insurance (primary and secondary residences)
- Condo/Townhome Insurance
- Renters' Insurance
- Landlords' Insurance
- Excess Liability

AgQuest understands that there is more to the story when it comes to insurance coverage needs. That's why we've included WeatherRisk.

 Weather contracts can be utilized to supplement your risk management program and can be purchased for almost any weather peril that affects us. Coverage can be added mid-season or late season as needed to supplement your standard insurance program. Contracts need to be purchased 15 days in advance.

AgQuest Insurance is an equal opportunity provider.

“We've had great experiences with AgQuest. They offer quality products and it has fit well with our operation.”

PROPERTY
CASUALTY





**Begin your success
story by contacting the
AgQuest representative
at your local farm
supply retailer.**

*Working together ...
Finding the Way!*



877-626-7453



866-259-3666

AgQuest Insurance is an Equal Opportunity Provider

www.agquest.biz

