



TORO

Grow Now, Pay Later

Toro Financing • Crop Terms for Growers



Make Your Cash Flow as Smoothly as Your Irrigation System

Crops take time to yield a profit. Toro understands. That's why we offer flexible Toro Financing. It's a simple way to purchase the irrigation equipment you need in the field now and make payments that fit your growing season.

Toro Financing offers:

- Highly competitive interest rates*
- Fast, hassle-free approval
- No down payment required
- Flexible shipment and payment terms

*Subject to credit approval. Interest rates are based on the LIBOR (London Inter-Bank Offered Rate), with adjustable and fixed rates available. Arrangement fees vary by length of term and are expressed as a percentage of the amount financed. See your authorized Toro dealer for details.

toro.com

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Micro-Irrigation Business

1588 N. Marshall Avenue, El Cajon, CA 92020-1523, USA

Tel: +1 (800) 333-8125 or +1 (619) 562-2950

Fax: +1 (800) 892-1822 or +1 (619) 258-9973

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How It Works

Toro financing allows you to purchase irrigation system products when you need them and spread out the payments based on your cash flow needs. Need the products in January but want to start paying in September?

No problem. Payments can be made monthly, quarterly, every six months or in one lump sum, and they start on the date you decide. And no down payment is required, although you can choose to make one.



Ask your Toro dealer or visit toromicroirrigation.com for more information today.

Getting Started



You must finance a minimum of \$100,000, with a maximum finance term ranging from 12 months for annual crops up to 3 years for multi-year crops. Simply work with your authorized Toro dealer to set up the details:

You can rest easy knowing that this program is backed by the financial strength of The Toro Company ...and our strong commitment to your success.

- Provide two years of financial statements, as well as bank and trade references.
- Finalize your irrigation design and purchase order with your Toro dealer, including product quantities and pricing.
- Set the length of the financing term and desired payment dates.
- Upon approval, sign the financing agreement and send it with your purchase order and prepayment to Toro Customer Service.
- Your order will be processed and shipped as soon as your financing agreement is received.

Toro Financing: Problem Solved!

Q: I'd like to put in a new irrigation system now so I can get the best yield from my crop, but I need the revenue from a harvest to pay for it. Can I make one lump-sum payment after harvest?

A: Yes. You can schedule payments around your crop (see Example 1), or make regular monthly payments.

Q: My crop needs two harvest seasons to produce a full return on my up-front investment. Can my payment amounts vary over the financing term based on my revenue schedule?

A: Absolutely. Toro Financing can be tailored to fit your individual situation (see Example 2).



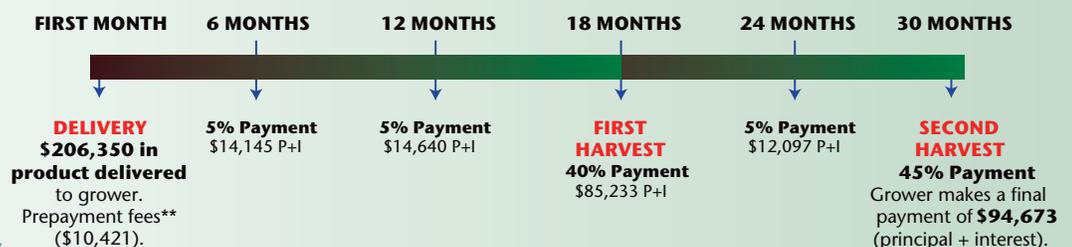
EXAMPLE 1: ANNUAL CROP

Crop:.....Tomatoes
 Term:8 Months
 Rate:1-Month LIBOR
 Prepaid Fees** :\$1,102
 Principal:\$110,233
Total Interest:\$1,631
 Total Payment:\$112,966
ALL-IN INTEREST RATE: 2.5%



EXAMPLE 2: MULTI-YEAR CROP

Crop:.....Sugar Cane
 Term:30 Months
 Rate:6-Month LIBOR
 Prepaid Fees** :\$10,421
 Principal:\$206,350
Total Interest:\$14,438
 Total Payment:\$231,209
ALL-IN INTEREST RATE: 4.8%



**No down payment is required. You may choose to prepay fees up front or finance them with the principal and interest.