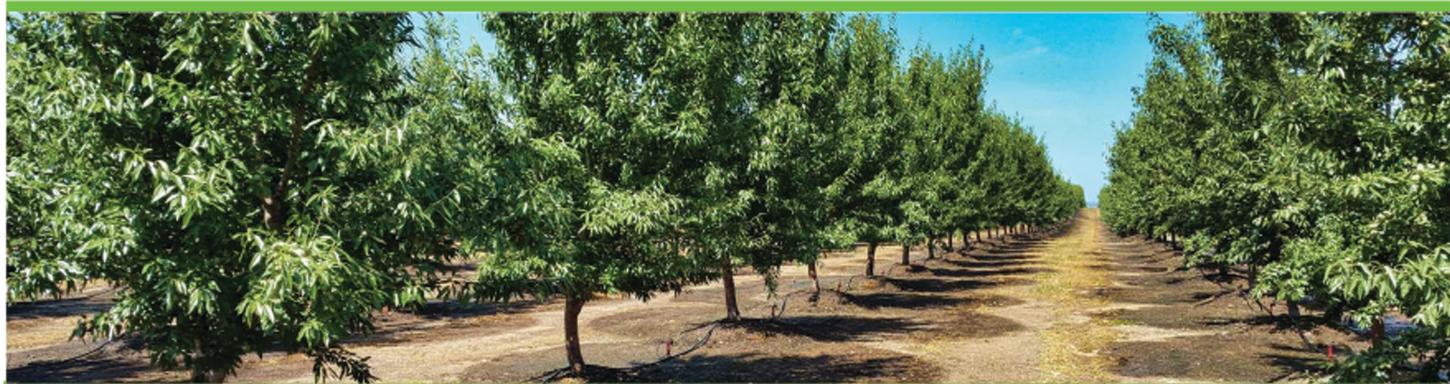




Active ingredient: 25% Liquid Organic Matter



LIQUID ORGANIC MATTER IN A JUG

Known as “organic matter in a jug”, Annuity™ is a fully decomposed and sustainable soil booster, delivering organic matter’s most active ingredients in a convenient application through irrigation systems or broadcast onto the soil surface and watered in. Annuity is simplicity; it’s all about achieving the soil-amending benefits for this year’s crop, while giving growers the convenience and flexibility to apply it when it fits their schedule.

The Formulation

Our proprietary manufacturing process creates time-released, micronized particles of soluble humus, that are applied directly into the root zone. Compared to bulk compost and manure, which require additional spreading costs and multi-year soil decomposition for activation, Annuity is conveniently applied via the irrigation system and immediately activated providing soil structure improvement and nutrient-holding benefits.



SOIL CONDITIONER. CROP BOOSTER.

- » Extended-release soil conditioner with a high concentration of active soluble humus that supports seed germination and root growth
- » Increases water retention and cation exchange capacities and aids in uptake of N, P, K and micronutrients, while not requiring damaging tillage
- » Simplicity of proprietary formulation process delivers higher rates of soluble organic carbon and offers flexibility of application timing and plug-free release through all controlled irrigation systems
- » Highly effective for healthy soil pH conditions in the Central Valley and Coastal California
- » Over four years, Annuity was compared to compost in 11 replicated trials on almonds, and Annuity provided, on average, a \$512 per acre return on the Annuity investment

sipcam.com

APPLY THE MOST ACTIVE INGREDIENT OF ORGANIC MATTER TO YOUR SOIL

Annuity begins with pure, non-adulterated leonardite, rich in soluble humus plus native minerals and bioactive compounds. Our proprietary micronizing process creates extended release, particles that provide higher concentrations of soluble humus to the root zone. Compared to bulky organic materials which require additional spreading costs and multi-year soil decomposition for full activation, Annuity provides an easy to apply and immediate activation option to get the benefits you're looking for from organic matter applications.

WORK SMARTER, NOT HARDER, PER 80 ACRES!

Spread 3 Tons / Acre

Disc into top 2" of soil,
for best results

Wait 24 months for
full decomposition

Results in 0.5 - 1lb of
soluble humus per ton
for soil amending
benefits



240 TONS BULK COMPOST/MANURE

Inject 3 Gals / Acre

Immediate benefits

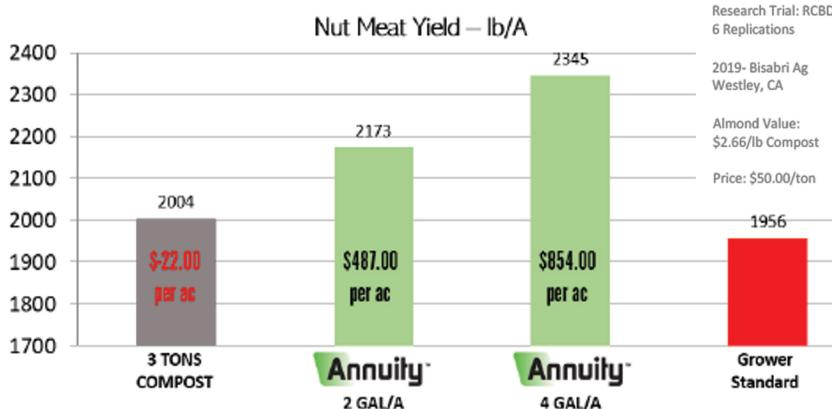
Provides 3lbs of
soluble humus per gal
for soil amending
benefits



240 GALS LIQUID ANNUITY

ALMONDS - Westley

Non-Pareil



Scan for *Intro to
Annuity* video



SIPCAM AGRO
USA

To learn more about Annuity or our entire biostimulant portfolio, talk to your Sipcam Agro distributor or visit sipcam.com.

Sipcam Agro USA, Inc.

2525 Meridian Parkway, Suite 100 | Durham, NC 27713 | sipcam.com | 800.295.0733

Always read and follow label instructions. ©2026 Sipcam Agro USA, Inc. Annuity™ is a trademark of Sipcam Agro USA, Inc.