

ADM
FARMER SERVICES



Pathways to Prosperity

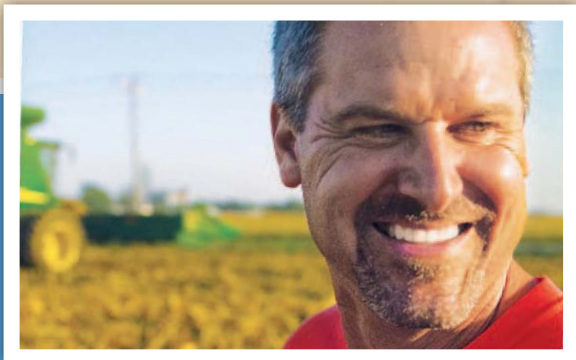
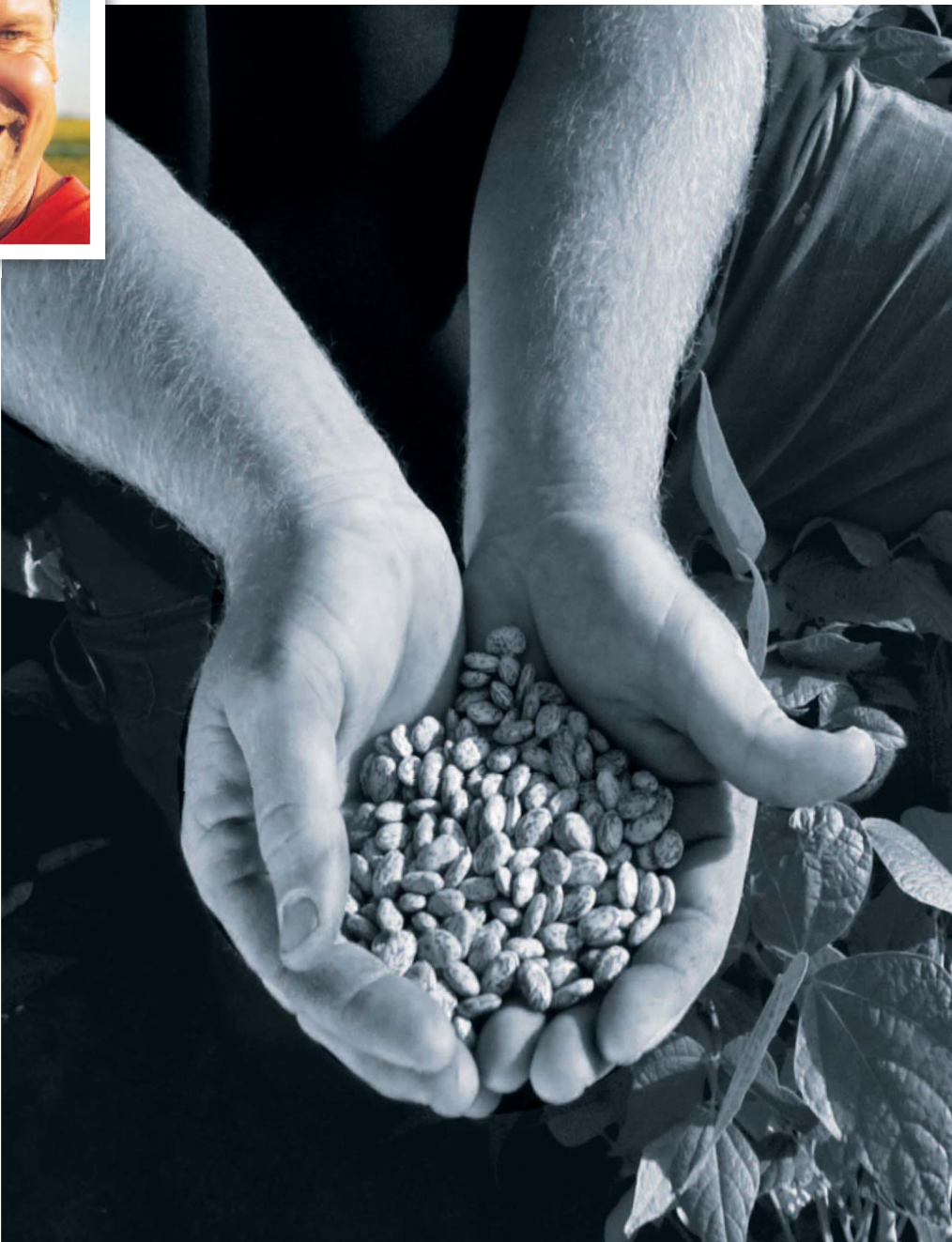


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At ADM, everything we do starts with you.

It is because of you, the American farmer, and the tireless work you do that we are able to serve the vital needs of our global community.

Food, feed and fuel. It all starts with you. And that's something we think about each and every day.

We continually ask ourselves:

- How can we help you achieve the most success possible?
- What services can we provide to help you manage your business?
- How can we optimize your bottom line?
- How can we better market your crops?

The answers to these questions are outlined in this booklet. They are, in a sense, pathways to prosperity. Value-added opportunities for you so that together, we can continue to serve the world's vital needs.



ADM Grain Marketing Services

Day in and day out, we're working to help you grow your business. We do it by helping you get the most from your crops—by maximizing sales and providing competitive bids that impact your profitability.

It starts by thoroughly understanding you, your business and your vision for the future. And so, communication is critical to our mutual success. You can expect to be in contact with ADM and our merchandisers in three key places: on the farm, at the elevator and online.

On the farm

The only way for ADM to effectively serve your business is to understand it. That's why our merchandisers make it a point to visit you on your farm and learn about your operations firsthand.

At the elevator

With ADM, you can be assured that our elevators will be staffed with merchandisers that can provide you with the information you need to make the best possible decisions about marketing your crop. No gimmicks. Just facts for making smart decisions and creating a marketing plan that works for you.

Online

When you can't meet face-to-face with a merchandiser, FarmerView, part of e-ADM, is your single source for up-to-the-minute information. Here, you'll get futures quotes, location bids, live truck unload information, weather, news and access to your account. The site is even viewable on mobile devices, making it easy to run your business, no matter where you are or what you're doing.



Service Dedication

ADM pays attention to the details that help you run your business more efficiently.

- State-of-the-art elevators that allow you to quickly get in, get out and get on with the business of planting and harvesting
- Knowledgeable, friendly and energetic merchandisers who are eager to help you succeed
- Access to a support staff that will quickly manage any of your questions or concerns
- Up-to-the-minute information about your account and the state of the market

Marketing Tools

There are many ways to market your crop with ADM. Traditional marketing alternatives, such as cash marketing, deferred pricing and storage are available. So are a variety of standard contracts. Before making any decisions, we recommend that you meet with your ADM merchandiser. He or she will discuss the best options for your business and identify the risk level that is most comfortable for you.

Diversifying your portfolio with a variety of tactics to best market your grain is another way to work with ADM. ADM offers a portfolio approach to grain marketing that includes:

Self-Directed Marketing

Utilizing traditional marketing alternatives, market intelligence and other resources, this option gives you the most control over your grain marketing. As part of a portfolio, Self-Directed Marketing is typically suggested for 50 percent of production.



Marketing Partners AdvisorySM

This advisory service allows you to make final marketing decisions based on the recommendations of ADM personnel in a wide range of geographic areas. You'll get information from the Advisory through personal communications, regular outlook meetings and electronic postings. As part of a portfolio, Marketing Partners Advisory is typically suggested for 10–20 percent of production.

AdvantageSM Contract

This option allows you to have independent marketing professionals handle your future pricing. You receive a contracted price for a specific quantity of grain delivered during a specific time period to a specific place. As part of a portfolio, Advantage is typically suggested for 10–20 percent of production.

Average Seasonal Price Contract (ASPTM)

Determining the timing of grain pricing decisions is one of the most difficult tasks in grain marketing. If you want to make disciplined pricing decisions over a period of time, an ASP Contract from ADM can help. ASP allows you to receive a contracted price for a specific quantity of grain for a specific delivery period and destination. The final contracted price is an average of prices between March and June, a historically "price-friendly" period of time. As part of a portfolio, ASP is typically suggested for 20–30 percent of production.

“*They help me understand, they have seminars, they take time to explain and provide me the information I need.*”

– Brooke Kile, ADM Customer



ADM Crop Risk Services

For years, we've been known for sourcing, marketing and processing crops. It only makes sense that we'd also insure them. Now, you can get the advantage of working with one of the world's largest agricultural companies to help protect your crops—and your bottom line.

Sold through local agents

ADM Crop Risk Services offers crop insurance through licensed independent agents. You can easily switch to ADM crop risk insurance without switching agents if your current agent is already appointed to offer our policies. If not, you or your current agent can contact us directly and we can guide you toward establishing a relationship with ADM Crop Risk Services.

Backed by one of the world's largest agricultural companies

Because of our knowledge of agriculture, we know how important it is to have resources you can rely on. When you work with ADM Crop Risk Services, you're more than covered. You get the financial stability of a Fortune 50 company. You also have access to customer service representatives who can answer your questions quickly—and correctly.

Information presented in this brochure is for informational purposes only and does not constitute legal advice. ADM reserves the right to make changes to the information contained herein at any time and without prior notice.

“ I switched to ADM because they do it right the first time. They are a large company with a small town attitude. ”

– Pete Cowan, ADM Customer

Value-Added Extras

ADM Crop Risk Services provides you the opportunity to work with experts who know what you need to manage your risk. It's not just about being covered, it's about being prepared—protecting your business and ensuring your future. Some of our expanded product offerings include:

Long-Range Market Planning

This is a free service to all of our ADM Grain customers. It calls on the advice of ADM merchandising experts to help you make marketing decisions that get the most for your crop while appropriately managing risk.

AD Mapping™

Aerial digital maps are available of all farms insured by ADM Crop Risk Services. These maps help us better track farm business needs. They simplify record-keeping and claims service, can be used in filling out acreage and production reports and minimize reporting mistakes. They also report other data that can help you track pertinent planting information and maintain farm management production records, including FSA field boundary data, high-risk land, legals and county information.

County Advantage

This add-on policy protects producers that buy either Group Risk Income Protection (GRIP) or GRIP with Harvest Revenue option (GRIP-HR). When an insured producer experiences an individual loss and other producers in the county do not, it pays you your individual insurance claim payment or your GRIP/GRIP-HR payment—whichever is higher.

My ADMCRS

If you're a policyholder, you'll have full access to your billing statement, tax documents, claim information, schedule of insurance, production yield report and provisions all in one, secure online location.

“
I'm a big fan of their communications. They keep us informed with daily texts, market updates and e-mails at night.”

– Joel Hollis, ADM Customer



AgriText™

With AgriText, current commodity prices are sent directly to your cell phone or e-mail address at no cost to you. Prices generated by the CME Group, Kansas City Board of Trade and the New York Board of Trade are sent at opening, mid-day and closing. If you choose, you can also receive claims payment updates.

Prices are available for:

- ADM stock price
- Corn
- Cotton
- Ethanol
- Hard red spring wheat
- Hard winter wheat
- Oats
- Orange juice
- Rough rice
- Soybeans
- Soybean meal
- Wheat

Hail Insurance

ADM Grain customers are eligible for a reduction in premium on crop hail insurance. Coverage includes hail, fire, lightning, vandalism, transit, overturn and collision on a “dollar value per acre” amount. In addition, our hail policies include an automatic hail notification system to keep you apprised of when hail falls in your county.

“
*I ask for the impossible.
They make it happen.*”

– Sally Morris, ADM Customer



ADM Investor Services, Inc.

Both ADMIS and AFS are committed to providing unparalleled experience, service and knowledge to our clients.

ADM INVESTOR SERVICES (ADMIS) is a wholly owned subsidiary of ADM that is expertly poised to assist you in utilizing the futures market in order to help you manage risk. In addition to working with farmers like you, we provide futures clearing and execution services to retail, commercial and institutional clients.

ARCHER FINANCIAL SERVICES (AFS), a wholly owned subsidiary of ADMIS, provides professional, consultative and tailored risk management services to producers and end users alike.

Experience

For more than 40 years, ADMIS has been a leader in the futures brokerage industry. Our staff consists of some of the most knowledgeable, experienced and ethical people in the industry. Our brokers are carefully screened to ensure a high level of integrity, appropriate experience and a commitment to customer service.

Service

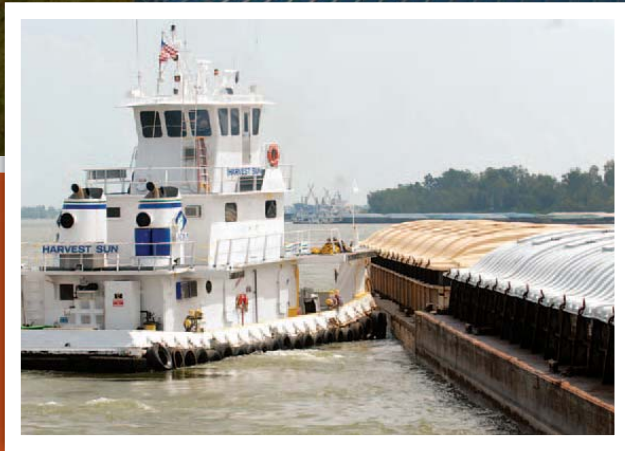
We take great pride in offering superior futures clearing and execution services, along with the strength and resources that are available from one of the world's leading agribusinesses.

Knowledge

Our professional, in-house analysts work closely with other top research consultants to produce accurate, timely and useful market information for our clients.

Farm Tracker

Another benefit of working with ADMIS or AFS is free access to Farm Tracker. It is an online business tool that gives you the opportunity to market grain production more efficiently, identify the cost of production and break-even levels, calculate expected return on operation and monitor progress toward objectives as the marketing year progresses. It is available at no cost to ADMIS and AFS customers, as well as ADM Crop Risk Services and ADM Grain customers.



Transportation and Logistics

In agricultural transportation, quality can have a significant impact on your profitability. Our vast, global network of road, rail and water resources transport your crops to destinations around the world to ensure the best price from market participants.

In total, ADM and its subsidiaries own and operate:

- 330 grain elevators
- 23,500 railcars
- 700 trucks
- 1,600 tractor-trailers
- 1,700 barges
- Ocean vessels
- Export and distribution centers in North America, South America, Europe and the Far East

Getting the best possible price for your crops means being able to get them where they need to go, quickly, efficiently and reliably. And ADM is committed to making it happen.

“Without ADM, it would be impossible for us to market our goods and increase our yields.”

– Larry Skinner, ADM Customer

Agricultural Advocacy

Food safety, biofuels and genetically enhanced seeds are just a few of the many complex issues that can have a tremendous impact on our collective prosperity.

As the world's food and fuel demands continue to rise, it is essential that we are active participants in shaping our future, so that together, we can continue to serve vital needs. That's why agricultural advocacy is a priority at ADM.

We work at both the state and federal levels, sharing information that helps people make educated decisions about issues that affect the agricultural industry. You'll also find us actively supporting grower groups and other industry advocacy, research and educational groups that help make sure the current and future needs of farmers are met.

In addition to the work we do, we also encourage farmers like you to take an active role in your local industry and government organizations. Nothing motivates support for farmers better than the actions of farmers themselves.



ADM Cares



ADM Cares is a social investment program that funds initiatives and organizations around the world that drive meaningful social, economic and environmental progress.

Our areas of focus include:

- Supporting the responsible development of agriculture
- Improving quality of life in ADM communities
- Fostering employee giving and volunteer activities

Here are just a few of the efforts we're working on today:

Farm Safety 4 Just Kids

ADM is proud to support Farm Safety 4 Just Kids, assisting the organization in its mission to promote a safe farm environment to help prevent health hazards, injuries and fatalities to children and youth.

FFA Scholarships

ADM and FFA partner to offer scholarships for the next generation of agricultural leaders. We sponsor scholarships totaling an annual average of \$80,000 that support high school members advancing to college.

Living Lands and Waters

ADM is a proud partner of Living Lands and Waters, an organization that promotes the health and vitality of inland waterways.

United Way

ADM encourages all of its locations and employees to take part in annual United Way giving campaigns as a way to improve education, income and health in local communities.

World Food Day Drive

In honor of World Food Day (October 16), ADM has an annual company-wide collection to benefit food pantries, soup kitchens and charities in ADM communities.

Building business is tied intrinsically to building communities. And so, it is very important to us to invest in the places we work. Our vision is to enrich communities to create an atmosphere focused on strength and growth. To learn more about ADM Cares, visit www.adm.com/admcares.

Prosperity through Partnership

ADM provides farmers with a full range of products and services to help them be more prosperous. But perhaps the most important thing we do is forge strong partnerships with each and every one of the farmers we work with. For us, it's a give-and-take relationship that we take very seriously.

That is why we encourage your continual feedback. Talk to your local merchandiser about how we can serve you better. Tell us how we can help you be more profitable. We want to know, because at ADM, we never forget that everything we do starts with you.



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