

FREEDOM[®] TRADERSM

PROGRAM OVERVIEW

Our leading one-year program, Freedom[®] TraderSM, is designed to provide downside protection for bushels that need to be moved at harvest.



FUTURES REFERENCE

CZ19 | SX19

PROGRAM DETAILS

Enrollment Deadline: 12/19/2018

Pricing Window: 12/20/2018 - 09/18/2019

Price Adjustment per Bushel:

Base[†] \$0.06

Performance Adjustment per Bushel*:

(CZ19) TOP 33% \$0.02 | TOP 10% \$0.02

(SX19) TOP 33% \$0.03 | TOP 10% \$0.03

PROGRAM ATTRIBUTES

- Downside protection

PRICE BALANCE OPTION:

THE FLEXIBILITY TO PRICE WHEN YOU WANT

PRICE BALANCE OPTION (PBO) allows you to price the balance of your contract at any point in the pricing window for an additional \$0.04 per bushel.

OTHER PROGRAM INFORMATION

- Customer will receive futures hedge only; customer is responsible to set basis.
- Basis may be attached at any time during the pricing period. Standard HTA policies and fees may apply.
- All bushels are guaranteed to price.

[†]Price Balance Option (PBO) is available for an additional \$0.04 per bushel.

*A performance adjustment will be made if the final price is in the top 33% of the pricing window. A second adjustment will be made if the final price is in the top 10% of the pricing window.

Sellers are advised to use discretion in making cash grain marketing and pricing decisions. The Andersons is a buyer of cash grain forward contracts which utilize Freedom Pricing Tools. Freedom Pricing Tools are products of The Andersons, Inc. and its affiliates ("Andersons"), and are not advisory tools. The Andersons does not make any representations or warranties, nor guarantees the performance of the Freedom Pricing Tools.

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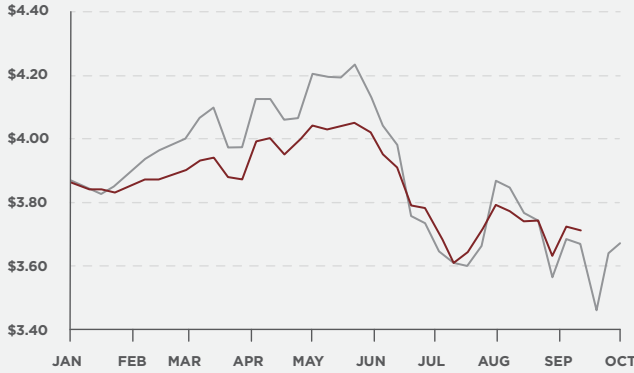
FOR MORE INFORMATION

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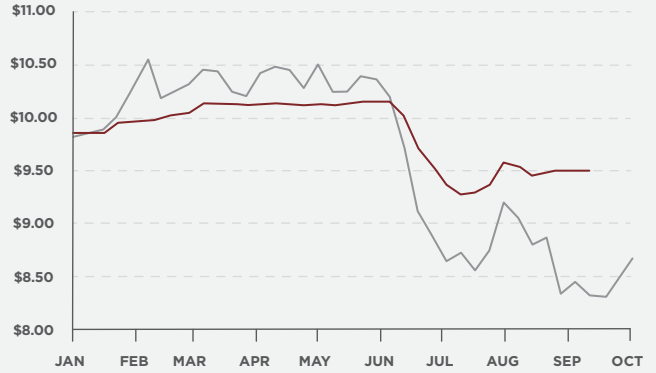
FREEDOM TRADERSM CZ18

FINAL PRICING DATE **9/19/18**
 FINAL PRICE **\$3.5400**
 HIGH **\$4.2650** | LOW **\$3.4325**



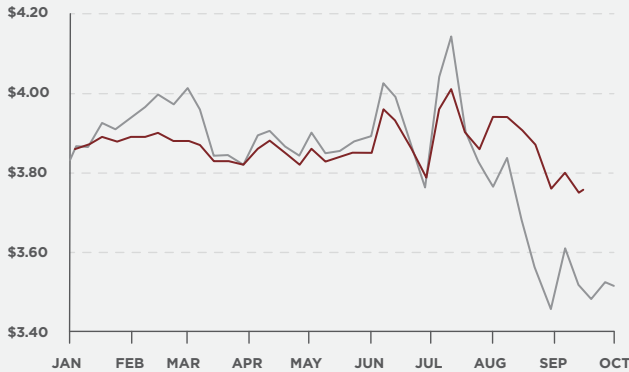
FREEDOM TRADERSM SX18

FINAL PRICING DATE **9/19/18**
 FINAL PRICE **\$9.4950**
 HIGH **\$10.5350** | LOW **\$8.1400**



FREEDOM TRADER CZ17

FINAL PRICING DATE **9/15/17**
 FINAL PRICE **\$3.7550**
 HIGH **\$4.1475** | LOW **\$3.4550**



FREEDOM TRADER SX17

FINAL PRICING DATE **9/15/17**
 FINAL PRICE **\$9.8725**
 HIGH **\$10.4325** | LOW **\$9.1100**



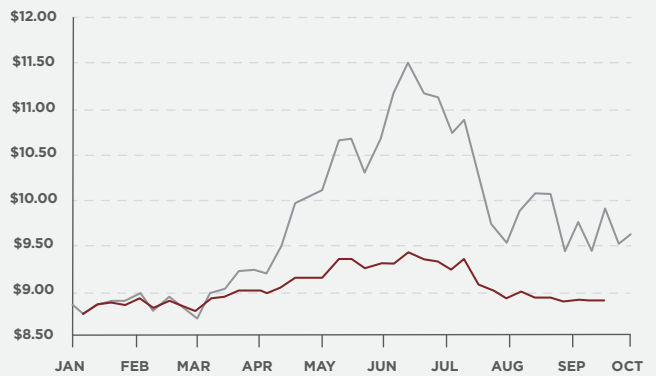
FREEDOM TRADERSM CZ16

FINAL PRICING DATE **9/14/16**
 FINAL PRICE **\$3.7000**
 HIGH **\$4.4875** | LOW **\$3.1550**



FREEDOM TRADERSM SX16

FINAL PRICING DATE **9/14/16**
 FINAL PRICE **\$8.8900**
 HIGH **\$11.6275** | LOW **\$8.7000**



— FREEDOM TRADER VALUE

— FUTURES PRICE



FOR MORE INFORMATION
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