

FREEDOM[®] X-TRASM

PROGRAM OVERVIEW

Our Freedom[®] X-TraSM program has an extended, two-year pricing window to leverage market fluctuations and volatility over two growing seasons to better capture pricing opportunities.

FREEDOM X-TRA • 3 YEAR AVERAGE VS. MARKET • CZ



FUTURES REFERENCE

CZ24 | SX24

PROGRAM DETAILS

Enrollment Deadline: 12/16/2022

Pricing Window: 12/19/2022 - 10/02/2024

Price Adjustment per Bushel:

Base[†] \$0.10 USD*

Performance Adjustment per Bushel:**

(CZ23) TOP 33% \$0.02 USD*

(SX23) TOP 33% \$0.03 USD*

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 USD* 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 USD* 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.

*All futures positions and program costs are in USD and will be converted to CAD at the time of contract pricing.

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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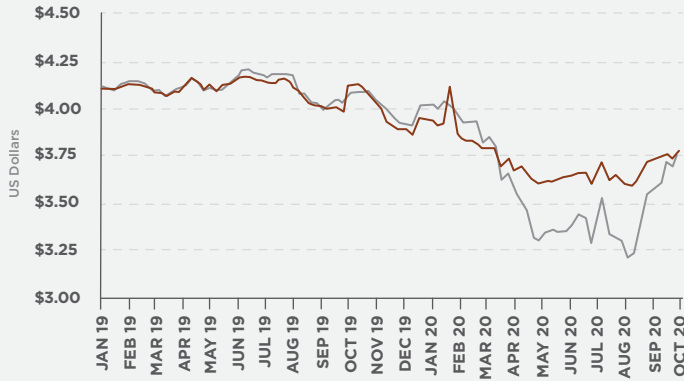
FOR MORE INFORMATION

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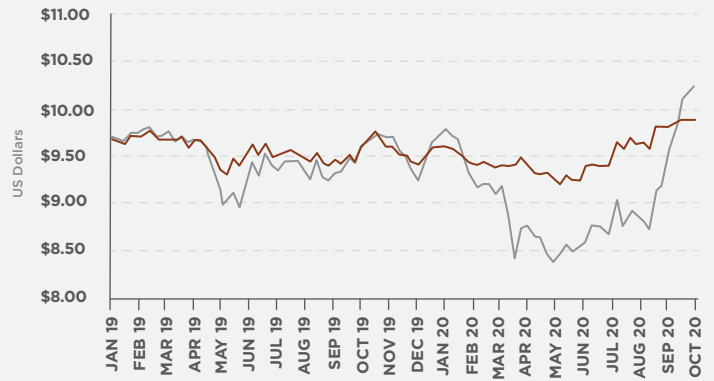
FREEDOM X-TRA CZ20

FINAL PRICING DATE **10/01/20**
 FINAL PRICE **\$3.7750 USD**
 HIGH **\$4.2275 USD** | LOW **\$3.2025 USD**



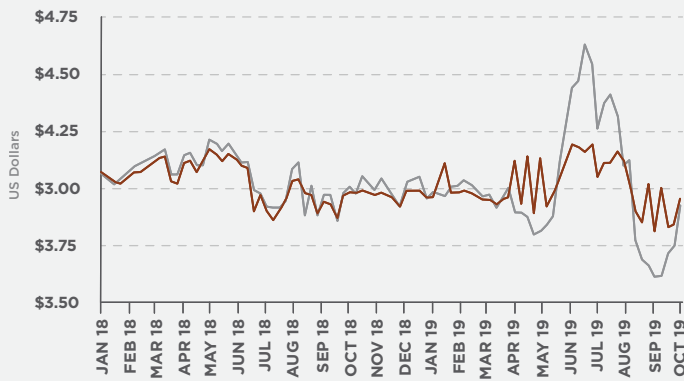
FREEDOM X-TRA SX20

FINAL PRICING DATE **10/01/20**
 FINAL PRICE **\$9.8875 USD**
 HIGH **\$10.4350 USD** | LOW **\$8.3900 USD**



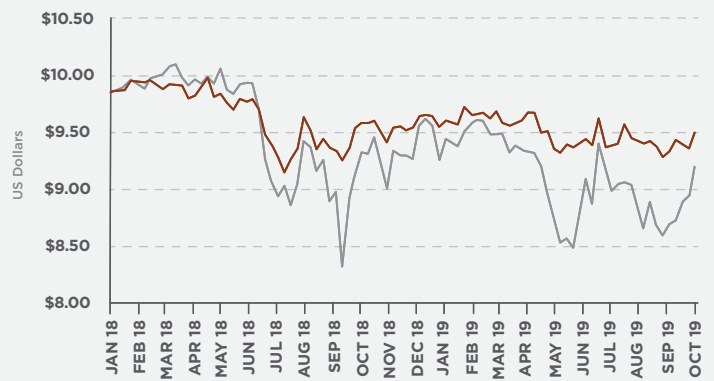
FREEDOM X-TRA CZ19

FINAL PRICING DATE **10/1/19**
 FINAL PRICE **\$3.9575 USD**
 HIGH **\$4.6850 USD** | LOW **\$3.5425 USD**



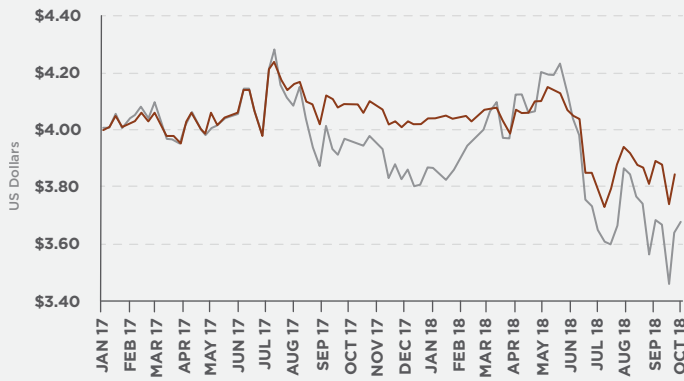
FREEDOM X-TRA SX19

FINAL PRICING DATE **10/1/19**
 FINAL PRICE **\$9.5025 USD**
 HIGH **\$10.0975 USD** | LOW **\$8.2750 USD**



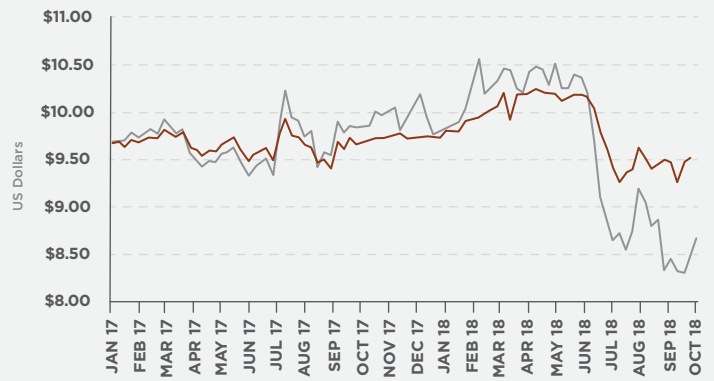
FREEDOM X-TRA CZ18

FINAL PRICING DATE **9/28/18**
 FINAL PRICE **\$3.8700 USD**
 HIGH **\$4.2825 USD** | LOW **\$3.4325 USD**



FREEDOM X-TRA SX18

FINAL PRICING DATE **9/28/18**
 FINAL PRICE **\$9.4900 USD**
 HIGH **\$10.5350 USD** | LOW **\$8.1400 USD**



— FREEDOM X-TRA

— FUTURES PRICE



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