

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2014 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☒ a single-employer plan; ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☒
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>003</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>09/01/1957</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>003</u>	1c Effective date of plan <u>09/01/1957</u>	
1b Three-digit plan number (PN) ▶	<u>003</u>				
1c Effective date of plan <u>09/01/1957</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>ARCHER DANIELS MIDLAND COMPANY</u> <u>P.O. BOX 1470</u> <u>DECATUR, IL 62525</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>41-0129150</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>312-634-8140</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>311900</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>41-0129150</u>	2c Plan Sponsor's telephone number <u>312-634-8140</u>	2d Business code (see instructions) <u>311900</u>	
2b Employer Identification Number (EIN) <u>41-0129150</u>					
2c Plan Sponsor's telephone number <u>312-634-8140</u>					
2d Business code (see instructions) <u>311900</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2015	MICHAEL D'AMBROSE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2015	MICHAEL D'AMBROSE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name		4b EIN	
		4c PN	
5 Total number of participants at the beginning of the plan year		5	14008
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year		6a(1)	8535
a(2) Total number of active participants at the end of the plan year		6a(2)	8989
b Retired or separated participants receiving benefits		6b	1894
c Other retired or separated participants entitled to future benefits.....		6c	1871
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	12754
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	425
f Total. Add lines 6d and 6e		6f	13179
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	478
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1B 1C 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☐ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III**Form M-1 Compliance Information (to be completed by welfare benefit plans)**

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2014</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ARCHER DANIELS MIDLAND COMPANY	D Employer Identification Number (EIN) 41-0129150
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2014			
2	Assets:			
	a Market value	2a	430816685	
	b Actuarial value	2b	407483380	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
	a For retired participants and beneficiaries receiving payment	3850	173045911	173045911
	b For terminated vested participants	1623	29498912	29498912
	c For active participants	8539	149501756	151949745
	d Total	14012	352046579	354494568
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
	a Funding target disregarding prescribed at-risk assumptions	4a		
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	6.54%	
6	Target normal cost	6	9978660	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<div>SIGN HERE</div>	<div>09/22/2015</div> <div>Signature of actuary</div> <div>JOSHUA MICHAEL BUTLER</div> <div>Type or print name of actuary</div> <div>HEWITT ASSOCIATES LLC</div> <div>Firm name</div> <div>200 EAST RANDOLPH STREET CHICAGO, IL 60601</div> <div>Address of the firm</div>	<div>Date</div> <div>14-07409</div> <div>Most recent enrollment number</div> <div>312-381-4800</div> <div>Telephone number (including area code)</div>
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Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	14187719	51222421
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	9764618	0
9 Amount remaining (line 7 minus line 8)	4423101	51222421
10 Interest on line 9 using prior year's actual return of <u>12.52</u> %	553772	6413047
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.73</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections		
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	4976873	57635468

Part III Funding Percentages		
14 Funding target attainment percentage	14	97.28 %
15 Adjusted funding target attainment percentage	15	114.94 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	99.95 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
08/31/2015	30650000				
			Totals ►	18(b)	30650000
				18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	27585223
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th
		0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....	31a	9978660	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment.....	9623529		1610584
b Waiver amortization installment	0		0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..	34	11589244	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	4976873	5374819	10351692
36 Additional cash requirement (line 34 minus line 35).....	36	1237552	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	27585223	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	26347671	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	10351692	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES</u>	B Three-digit plan number (PN) ►	<u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ARCHER DANIELS MIDLAND COMPANY</u>	D Employer Identification Number (EIN) <u>41-0129150</u>	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	430816685	380329507
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	430816685	380329507

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	430816685	380329507
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		45222683
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		45222683

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	95709861	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		95709861
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		0
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		95709861

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		-50487178
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: ERNST & YOUNG LLP

(2) EIN: 34-6565596

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
4d			
e Was this plan covered by a fidelity bond?	X		50000000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g			
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)		X	
4i			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k			
l Has the plan failed to provide any benefit when due under the plan?		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
 If "Yes," enter the amount of any plan assets that reverted to the employer this year. ☐ Yes ☒ No Amount:

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ☒ Yes ☐ No ☐ Not determined

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2014</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 ARCHER DANIELS MIDLAND COMPANY		D Employer Identification Number (EIN) 41-0129150
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 36-1561860		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3 1795
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ Yes ☒ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... ☐ Yes ☐ No ☒ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No		
Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.		
Schedule R (Form 5500) 2014 v. 140124		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

- a** Enter the percentage of plan assets held as:

Stock: 61% Investment-Grade Debt: 39% High-Yield Debt: 0% Real Estate: 0% Other: 0%

- b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☒ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

- c** What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☒ Modified duration ☐ Other (specify):

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees
Years Ended December 31, 2014 and 2013
With Report of Independent Auditors

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Financial Statements
(Modified Cash Basis)

Years Ended December 31, 2014 and 2013

Contents

Report of Independent Auditors.....	1
Financial Statements (Modified Cash Basis)	
Statements of Net Assets Available for Benefits (Modified Cash Basis).....	3
Statements of Changes in Net Assets Available for Benefits (Modified Cash Basis).....	4
Notes to Financial Statements (Modified Cash Basis)	6

Report of Independent Auditors

The Benefit Plans Committee
ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the ADM Retirement Plan and the ADM Pension Plan for Hourly-Wage Employees, which comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2014 and 2013, and the related statements of changes in net assets available for benefits (modified cash basis) for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in conformity with the modified cash basis of accounting as described in Note 2; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management also is responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free of material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the certified investment information described in Note 3, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the entity that certified the investment information meets the requirements of 29 CFR 2520.103-8. The plan administrator has obtained certifications as of December 31, 2014 and 2013, and for the years then ended, stating that the investment information provided to the plan administrator is complete and accurate.

Disclaimer of Opinion on Financial Statements

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Modified Cash Basis of Accounting

As described in Note 2 to the financial statements, the financial statements have been prepared on the modified cash basis of accounting, which is a basis of accounting other than U.S. generally accepted accounting principles. Our disclaimer of opinion is not modified with respect to this matter.

Report on Compliance of Form and Content with Department of Labor's Rules and Regulations

The form and content of the information included in the financial statements, other than that derived from the certified investment information, have been audited by us in accordance with auditing standards generally accepted in the United States and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Ernst + Young LLP

St. Louis, Missouri
September 3, 2015

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Statements of Net Assets Available for Benefits
(Modified Cash Basis)

	December 31, 2014	
	Retirement Plan	Hourly Plan
Assets		
Interest in Master Trust	\$981,143,530	\$380,329,507
Net assets available for benefits	\$981,143,530	\$380,329,507

	December 31, 2013	
	Retirement Plan	Hourly Plan
Assets		
Interest in Master Trust	\$1,134,370,182	\$430,816,685
Net assets available for benefits	\$1,134,370,182	\$430,816,685

See accompanying notes.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Statements of Changes in Net Assets Available for Benefits
(Modified Cash Basis)

	Year Ended December 31, 2014	
	Retirement Plan	Hourly Plan
Additions:		
Interest and dividends	\$ 32,754,729	\$ 12,484,137
	<u>32,754,729</u>	<u>12,484,137</u>
Deductions:		
Pension benefit payments	(272,019,447)	(95,709,861)
Trust fees and commissions	(4,366,884)	(1,663,896)
	<u>(276,386,331)</u>	<u>(97,373,757)</u>
Net realized and unrealized appreciation in fair value of investments	90,404,950	34,402,442
Net decrease	<u>(153,226,652)</u>	<u>(50,487,178)</u>
Net assets available for benefits at beginning of year	1,134,370,182	430,816,685
Net assets available for benefits at end of year	<u>\$981,143,530</u>	<u>\$380,329,507</u>

See accompanying notes.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Statements of Changes in Net Assets Available for Benefits
(Modified Cash Basis)

	Year Ended December 31, 2013	
	Retirement Plan	Hourly Plan
Additions:		
Contributions from Archer-Daniels-Midland Company	\$ 251,735	\$ -
Interest and dividends	30,310,179	11,610,072
	<u>30,561,914</u>	<u>11,610,072</u>
Deductions:		
Pension benefit payments	(51,126,870)	(21,115,539)
Trust fees and commissions	(3,596,363)	(1,376,557)
	<u>(54,723,233)</u>	<u>(22,492,096)</u>
Net realized and unrealized appreciation in fair value of investments	101,546,542	38,895,859
Net increase	<u>77,385,223</u>	<u>28,013,835</u>
Net assets available for benefits at beginning of year	1,056,984,959	402,802,850
Net assets available for benefits at end of year	<u>\$1,134,370,182</u>	<u>\$430,816,685</u>

See accompanying notes.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

1. Description of the Plans

The accompanying financial statements comprise the ADM Retirement Plan (the Retirement Plan) and the ADM Pension Plan for Hourly-Wage Employees (the Hourly Plan) (collectively, the Plans) of Archer-Daniels-Midland Company (ADM or the Company) that participate in the Archer Daniels Midland Master Retirement Trust (the Master Trust).

The Company's funding policy with respect to the Plans is to contribute at least the necessary amount each year to meet the minimum amount required by the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Plans have met the ERISA minimum funding requirements for 2014 and 2013.

The Company is free to terminate the Plans at any time, subject to the provisions of ERISA. In the event of the termination of the Plans, the net assets of the Plans shall be allocated to provide benefits in the order of priority prescribed by ERISA. However, the Pension Benefit Guaranty Corporation guarantees the payment of all nonforfeitable basic benefits subject to certain limitations prescribed by ERISA.

More complete information about the Plans, including vesting and benefit provisions, is contained in a summary plan description available from the Company.

On August 5, 2014, the Company amended the Plans and began notifying certain eligible individuals of its offer to pay those individuals' pension benefit in a lump sum. Individuals eligible for the voluntary lump sum payment option were generally retirees, surviving joint annuitants, beneficiaries, and alternate payees of the Plans who were currently receiving an annuity payment and commenced their benefit prior to June 30, 2014. The 2014 voluntary lump sum payments, which were paid from plan assets, amounted to \$220 million for the Retirement Plan and \$76 million for Hourly Plan.

The actuarial present value of accumulated plan benefits disclosed in footnote 5 does not reflect these amendments.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

1. Description of the Plans (continued)

ADM Retirement Plan

The Retirement Plan is a defined benefit plan covering substantially all regular salaried employees of ADM and its participating affiliates.

From time to time, the assets and liabilities of acquired pension plans covering the salaried employees of acquired ADM subsidiaries or locations are merged into the Retirement Plan, as is the policy of ADM.

ADM Pension Plan for Hourly-Wage Employees

The Hourly Plan is a defined benefit plan covering those employees of ADM and its participating affiliates working at participating locations (as described in the plan document) and are paid on an hourly rate basis. The Hourly Plan provisions for those locations that are not represented by a collective bargaining agreement, as well as those represented by a collective bargaining agreement, have been modified by the addition of appendices to the Hourly Plan specifying those provisions for the locations that differ from the corresponding provisions of the basic plan provisions.

From time to time, the assets and liabilities of acquired pension plans covering the hourly employees of acquired ADM subsidiaries or locations are merged into the Hourly Plan, as is the policy of ADM.

2. Significant Accounting Policies

Basis of Accounting

The accounting records of the Plans are maintained on a modified cash basis, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States. Under the modified cash basis, investments are recorded at fair value, and transactions are recorded when cash is received or paid rather than in the time period in which income is earned or expenses are incurred.

Benefits Paid

Benefits are recorded when paid.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

2. Significant Accounting Policies (continued)

Investments

The Plans' investments held in the Master Trust are stated at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price). See Note 4 for further discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Master Trust's gains and losses on investments bought and sold as well as held during the year.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits (see Note 5) are those estimated future periodic payments, including lump-sum distributions, attributable under the Plans' provisions to services rendered by employees through the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries and (b) present employees or their beneficiaries. Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are included to the extent they are deemed attributable to employee service rendered through the valuation date.

ADM Retirement Plan

Effective January 1, 2009, salaried employees who were vested (five or more years of service before January 1, 2009) continued with the existing traditional pension formula. Salaried employees with less than five years of service before January 1, 2009, participate in a point-based cash balance pension formula with a three-year vesting schedule.

Benefits for retired or terminated employees or their beneficiaries under the traditional pension formula are based on the employees' highest average monthly salary for 60 consecutive months out of the last 180 consecutive months of credited service. Benefits for retired or terminated employees or their beneficiaries under the cash balance pension formula are based on the employee's cash balance account.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

2. Significant Accounting Policies (continued)

ADM Pension Plan for Hourly-Wage Employees

Effective January 1, 2009, most non-bargaining hourly employees, as well as those represented by a collective bargaining agreement, who were hired prior to January 1, 2009, that have a pension plan at their location continued with the existing traditional pension formula. Non-bargaining hourly employees who are hired or rehired on or after January 1, 2009, participate in a point-based cash balance pension formula. Employees represented by a collective bargaining agreement who were hired or rehired on or after January 1, 2009, participate in the pension formula applicable to their respective location.

Benefits for retired or terminated employees or their beneficiaries under the traditional formula are based on the applicable benefit level and the employees' credited service as determined by hours worked. Benefits for retired or terminated employees or their beneficiaries under the cash balance pension formula are based on the employee's cash balance account.

Use of Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Plan Expenses

All costs and expenses incurred in connection with the operation of the Plans with regard to the purchase and sale of investments, as well as certain professional fees, are paid out of the Master Trust. Other administrative expenses and actuarial and audit fees are paid by ADM, the plan sponsor.

New Accounting Pronouncements

In May 2015, the FASB issued Accounting Standards Update 2015-07, *Disclosures for Investments in Certain Entities that Calculate Net Asset Value Per Share (or its Equivalent)*, (ASU 2015-07). ASU 2015-07 removes the requirement to categorize within the fair value hierarchy investments for which fair values are estimated using the net asset value practical expedient provided by Accounting Standards Codification 820, *Fair Value Measurement*. Disclosures about investments in certain entities that calculate net asset value per share are limited under ASU 2015-07 to those investments for which the entity has elected to estimate the fair value using the net asset value practical expedient. ASU 2015-07 is effective for entities (other than public business entities) for fiscal years beginning after December 15, 2016, with retrospective application to all periods presented. Early application is permitted. Management is currently evaluating the impact of this guidance.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

New Accounting Pronouncements (continued)

In July 2015, the FASB issued ASU 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965): (Part I) Fully Benefit-Responsive Investment Contracts, (Part II) Plan Investment Disclosures, (Part III) Measurement Date Practical Expedient*. Part I of the ASU eliminates the requirements to measure the fair value of fully benefit-responsive investment contracts and provide certain disclosures. Contract value is the only required measure for fully benefit-responsive investment contracts. Part II of the ASU eliminates the requirements to disclose individual investments that represent 5 percent or more of net assets available for benefits and the net appreciation or depreciation in fair value of investments by general type. It also simplifies the level of disaggregation of investments that are measured using fair value. Plans will continue to disaggregate investments that are measured using fair value by general type, however, plans are no longer required to also disaggregate investments by nature, characteristics and risk. Further, the disclosure of information about fair value measurements shall be provided by general type of plan asset. Part III of the ASU allows a plan with a fiscal year end that doesn't coincide with the end of a calendar month to measure its investments and investment-related accounts using the month end closest to its fiscal year end. The ASU is effective for fiscal years beginning after December 15, 2015. Part I and II are to be applied retrospectively. Part III is to be applied prospectively. Plans can early adopt any of the ASU's three parts without early adopting the other parts. Management is currently evaluating the impact of this new guidance. Parts I and III are not applicable to the Plans. Adoption is not expected to have a significant impact as Part II affects disclosures.

Subsequent Events

Management evaluated subsequent events for the Plans through September 3, 2015, the date that these financial statements were available to be issued.

3. Master Trust Investment Information

Certain investment information disclosed in the accompanying financial statements for the Plans and Master Trust, including investments held at December 31, 2014 and 2013, and net appreciation (depreciation) in fair value of investments, interest, dividends, and investment expenses for the years ended December 31, 2014 and 2013, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Northern Trust Company, the custodian.

The Plans' investments are held in the Master Trust established for the investment of assets of the Plans. Each participating retirement plan has an undivided interest in the Master Trust. The Retirement Plan and Hourly Plan's interest in the net assets of the master trust was approximately 72% and 28%, respectively, at December 31, 2014 and 2013. Investment income (loss) and expenses are allocated among the Plans based upon each plan's pro rata share in the net assets of the Master Trust.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

3. Master Trust Investment Information (continued)

The following table presents the net assets of the Master Trust:

	December 31	
	2014	2013
Investments at fair value:		
Common stock	\$ 186,176,413	\$ 222,798,920
Mutual funds	514,278,032	604,496,975
Common collective trust funds	105,351,465	147,842,541
U.S. Treasury instruments	96,408,248	134,321,714
U.S. government agency, state, and local government bonds	37,234,363	31,847,361
Corporate debt instruments	422,024,516	423,879,356
	<u>\$ 1,361,473,037</u>	<u>\$1,565,186,867</u>

Investment income for the Master Trust was as follows:

	Year Ended December 31	
	2014	2013
Net realized and unrealized appreciation (depreciation) in fair value of investments:		
Common stock	\$ 7,184,794	\$ 67,860,802
Mutual funds	43,270,020	85,190,341
Common collective trust funds	(17,210,724)	61,300,207
U.S. Treasury instruments	37,610,255	(18,052,746)
U.S. government agency, state, and local government bonds	7,624,122	(9,713,975)
Corporate debt instruments	46,328,925	(46,142,228)
	<u>124,807,392</u>	<u>140,442,401</u>
Interest and dividend income	45,238,866	41,920,251
	<u>\$170,046,258</u>	<u>\$182,362,652</u>

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

4. Fair Value Measurements

The Master Trust assets are valued as required by Accounting Standards Codification (ASC) 820. ASC 820 establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurement) and the lowest priority to unobservable inputs (Level 3 measurement). The three levels are described below:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Observable inputs, including Level 1 prices that have been adjusted, quoted prices for similar assets or liabilities, quoted prices in markets that are less active than traded exchanges, and other inputs that are observable or can be substantially corroborated by observable market data.

Level 3: Unobservable inputs that are supported by little or no market activity and that are a significant component of the fair value of the assets or liabilities.

Following is a description of the valuation techniques and inputs used for instruments measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy.

Common stock:

Equity securities are valued based on quoted exchange prices and are classified within Level 1 of the valuation hierarchy.

Equity mutual funds:

Equity mutual funds are valued at the closing price reported on the active market on which they are traded and are classified within Level 1 of the valuation hierarchy.

Common collective trust (CCT) funds:

The fair values of the CCTs are valued using net asset value (NAV). The investments in CCTs are comprised of international equity and short-term investments. The investments are valued at NAV based on the closing market value of the units bought or sold as of the valuation date and are classified in Level 2 of the fair value hierarchy.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

4. Fair Value Measurements (continued)

U.S. Treasury instruments:

U.S. Treasury instruments are valued at the closing price reported on the active market on which they are traded and classified within Level 1 of the valuation hierarchy.

U.S. government agency, state, and local government bonds:

U.S. government agency obligations and state and municipal debt securities are valued using third-party pricing services and are classified within Level 2 of the valuation hierarchy.

Corporate debt instruments:

Corporate debt instruments are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. These debt instruments are classified within Level 2 of the valuation hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the plan administrator of the Plans believes the valuation methods are appropriate and consistent with other market participants' methods, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The Plans' overall investment strategy is to achieve broad diversification of asset types, fund strategies, and fund managers. The target allocations for the Plans' assets are 60% equity securities and 40% fixed income. Equity securities include investments in large-cap, mid-cap, and small-cap companies located in the U.S. and globally. Fixed income securities include corporate bonds of domestic and foreign companies from diversified industries, mortgage-backed securities, U.S. Treasury instruments, U.S. government agencies, and state and local issuers.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

4. Fair Value Measurements (continued)

The following tables set forth, by level within the fair value hierarchy, the investments included in the Master Trust at fair value as of December 31, 2014 and 2013.

	December 31, 2014			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Common stock:				
U.S. companies	\$179,950,002	\$ -	\$ -	\$ 179,950,002
International companies	6,226,411	-	-	6,226,411
Equity mutual funds:				
Emerging markets equity	61,908,245	-	-	61,908,245
International equity	90,659,846			90,659,846
Large cap U.S. equity	361,709,941	-	-	361,709,941
Common collective trust funds:				
International equity ^(a)	-	97,032,797	-	97,032,797
Short-term investments ^(b)	-	8,318,668	-	8,318,668
U.S. Treasury instruments	96,408,248	-	-	96,408,248
U.S. government agency, state, and local government bonds	-	37,234,363	-	37,234,363
Corporate debt instruments:				
Corporate bonds	-	421,543,658	-	421,543,658
Other	-	480,858	-	480,858
Total investments at fair value	<u>\$796,862,693</u>	<u>\$564,610,344</u>	<u>\$ -</u>	<u>\$1,361,473,037</u>

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

4. Fair Value Measurements (continued)

	December 31, 2013			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Common stock:				
U.S. companies	\$220,976,025	\$ -	\$ -	\$ 220,976,025
International companies	1,822,895	-	-	1,822,895
Equity mutual funds:				
Emerging markets equity	74,839,803	-	-	74,839,803
Large cap U.S. equity	529,657,172	-	-	529,657,172
Common collective trust funds:				
International equity ^(a)	-	117,079,237	-	117,079,237
Short-term investments ^(b)	-	30,763,304	-	30,763,304
U.S. Treasury instruments	134,321,714	-	-	134,321,714
U.S. government agency, state, and local government bonds	-	31,847,361	-	31,847,361
Corporate debt instruments:				
Corporate bonds	-	422,407,762	-	422,407,762
Other	-	1,471,594	-	1,471,594
Total investments at fair value	<u>\$961,617,609</u>	<u>\$603,569,258</u>	<u>\$ -</u>	<u>\$1,565,186,867</u>

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

4. Fair Value Measurements (continued)

(a) International equity: The fund's investment objective is to seek long-term growth of capital and income through investing primarily in foreign equity securities. Issuances and redemptions are restricted to the last day of the month. The fund units are valued at NAV based on the closing market value of the units bought or sold as of the valuation date and are classified in Level 2 of the fair value hierarchy.

(b) Short-term investments: The fund's objective is to provide an investment vehicle for cash reserves while offering a competitive rate of return. Securities are valued at fair value. There are no redemption restrictions for this fund. The fund units are valued at NAV based on the closing market value of the units bought or sold as of the valuation date and are classified in Level 2 of the fair value hierarchy.

Level 3 Gains and Losses:

There are no assets in the Plans classified as Level 3 in the fair value hierarchy; therefore, there are no gains or losses to disclose.

5. Accumulated Plan Benefits

The Plans' consulting actuaries estimate the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements for death, disability, withdrawal, or retirement) between the valuation date and the expected payment date.

As of the latest actuarial valuation of the Plans, the present values of accumulated plan benefits were as follows:

	<u>December 31, 2013</u>	
	Retirement Plan	Hourly Plan
Actuarial present value of vested benefits:		
Participants and beneficiaries currently receiving payments	\$ 647,887,751	\$206,650,526
Other participants	682,650,499	256,873,881
	1,330,538,250	463,524,407
Actuarial present value of non-vested benefits	20,137,754	3,644,731
	\$1,350,676,004	\$467,169,138

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

5. Accumulated Plan Benefits (continued)

ADM Retirement Plan

From December 31, 2012 to December 31, 2013, the valuation discount rate and cash balance interest rate increased from 3.90% to 4.80% and 2.90% to 3.68%, respectively. The mortality table used to calculate accumulated plan benefits changed from the 2013 Static Mortality Table for Annuitants and Non-Annuitants to the RP-2014 Mortality Table for Employees and Healthy Annuitants. Additionally, the Plan changed the mortality assumption for disabled lives from the RP-2000 Disabled Retiree Mortality Table to the RP-2014 Disabled Retirement Mortality Table. The effect of these changes in assumptions from the December 31, 2012 valuation to the December 31, 2013 valuation decreased the present value of accumulated plan benefits by \$32.2 million. The present value of accumulated plan benefits as of December 31, 2012 was \$1,329 million.

ADM Pension Plan for Hourly-Wage Employees

From December 31, 2012 to December 31, 2013, the valuation discount rate and cash balance interest rate increased from 3.80% to 4.70% and 2.90% to 3.68%, respectively. The mortality table used to calculate accumulated plan benefits changed from the 2013 Static Mortality Table for Annuitants and Non-Annuitants to the RP-2014 Mortality Table for Employees and Healthy Annuitants. Additionally, the Plan changed the mortality assumption for disabled lives from the RP-2000 Disabled Retiree Mortality Table to the RP-2014 Disabled Retirement Mortality Table. The effect of these changes in assumptions from the December 31, 2012 valuation to the December 31, 2013 valuation decreased the present value of accumulated plan benefits by \$37 million. The present value of accumulated plan benefits as of December 31, 2012 was \$492.5 million.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

5. Accumulated Plan Benefits (continued)

The following actuarial assumptions are based on the presumption that the Plans will continue. In the event of a plan termination, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

Significant assumptions underlying the December 31, 2013, actuarial computations are:

Discount rate – Retirement Plan	4.80%
Discount rate – Pension Plan for Hourly-Wage Employees	4.70%
Cash balance interest rate	3.68%

Retirement age	Retirement Plan		Hourly Plan	
	<u>Age(s)</u>	<u>Rate</u>	<u>Ages(s)</u>	<u>Rate</u>
	55.5–58.5	3%	55.5–59.5	4%
	59.5	8%	60.5	7%
	60.5	12%	61.5	15%
	61.5	15%	62.5	25%
	62.5–64.5	20%	63.5–64.5	20%
	65.5	30%	65.5	35%
	66.5–69.5	25%	66.5	25%
	70 and over	100%	67.5–69.5	30%
			70 and over	100%

Mortality:

Healthy lives

RP-2014 Mortality Table for
Employees and Healthy Annuitants

Disabled lives

RP-2014 Disabled Retirement Mortality Table

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

6. Income Tax Status

The Plans received determination letters from the Internal Revenue Service (IRS) dated March 13, 2013, stating the Plans are qualified under Section 401(a) of the Internal Revenue Code (the Code) and, therefore, the related trust is exempt from taxation. Subsequent to this determination by the IRS, the Plans were amended. Once qualified, the Plans are required to operate in conformity with the Code to maintain their qualification. The plan administrator believes the Plans are being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plans, as amended, are qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plans. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plans and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken. The Plans have recognized no interest or penalties related to uncertain tax positions. The Plans are subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

7. Risks and Uncertainties

The Plans invest in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits is reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the assumptions and estimation process, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.



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September 3, 2015

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Suite 1300
Clayton, MO 63105

In connection with your engagements to audit the statements of net assets available for benefits (modified cash basis) and statements of changes in net assets available for benefits (modified cash basis) of the ADM Retirement Plan and ADM Pension Plan for Hourly-Wage Employees (the Plans), as of December 31, 2014 and 2013 and for the years then ended, we understand that, as permitted by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, as amended (ERISA) (DOL Regulation Section 2520.103-8) and as instructed by us, you did not perform any audit procedures with respect to investment information prepared and certified to by Northern Trust, the Trustee, other than comparing such information with the related information included in the financial statements. Because of the significance of the information that you did not audit, we understand that you will not express an opinion on the financial statements. We have obtained certifications as of December 31, 2014 and 2013 and for the years then ended, stating that the investment information provided to us is complete and accurate. We have determined that Northern Trust meets the requirements of DOL Regulation Section 2520.103-8. We understand that you will express an opinion on whether the form and content of the information included in the financial statements, other than that derived from the certified investment information, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in the light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement.

Accordingly, we make the following representations, which are true to the best of our knowledge and belief:

Management's responsibilities

We have fulfilled our responsibilities, as set forth in the terms of the audit engagement agreement dated January 12, 2015, for the preparation and fair presentation of the financial

statements (including disclosures) in conformity with modified cash basis of accounting applied on a basis consistent with that of the preceding periods.

We also acknowledge our responsibility for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

We have provided you with:

- Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements such as records, documentation and other matters
- Additional information that you have requested from us for the purpose of the audit
- Unrestricted access to persons within the entity from whom you determined it necessary to obtain audit evidence

We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities and accumulated plan benefits. In addition, we have no knowledge of any matters affecting the Plans' sponsor that could be significant to the Plans.

Uncorrected misstatements

There are no uncorrected misstatements (including the effects of correcting or reversing prior year uncorrected misstatements and misstatements) or uncorrected misstatements in disclosures relating to the current year financial statements.

Internal control

There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.

There have been no significant changes in internal control since December 31, 2014. We are not aware of any significant deficiencies or material weaknesses in the design or operation of internal control over financial reporting.

Minutes and contracts

The dates of meetings of plan committees January 1, 2014 to the date of this letter are as follows:

April 3, 2014
July 1, 2014
March 25, 2015 (Draft)

We have made available to you all minutes of the meetings of plan committees, or summaries of actions of recent meetings for which minutes have not yet been prepared.

We also have made available to you all significant contracts, including amendments, and agreements and have communicated to you all significant oral agreements. We have complied with all aspects of contractual agreements, including employee benefits-related contracts that

would have a material effect on the financial statements in the event of noncompliance. We have not breached our fiduciary responsibilities.

Significant assumptions

Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable and supportable.

Risks and uncertainties

There are no risks and uncertainties related to significant estimates and current vulnerabilities due to material concentrations that have not been disclosed in accordance with Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 275, *Risks and Uncertainties*.

Ownership and pledging of assets

The Plans, or their related trusts, have satisfactory title to all assets appearing in the statements of net assets available for benefits. No security agreements have been executed under the provisions of the Uniform Commercial Code, and there are no liens or encumbrances on assets, nor have any assets been pledged. All assets to which the Plans or their related trusts have satisfactory title appear in the statements of net assets available for benefits.

Commitments

There are no material commitments outstanding at December 31, 2014 and 2013 for the acquisition of financial instruments or other assets.

There were no agreements or commitments to repurchase assets previously sold. There were no material commitments outstanding at December 31, 2014 and 2013 as a result of being a party to futures or forwards contracts, short sales or hedge transactions.

Limited scope audit

We understand that the certification with respect to the investment information does not alleviate our responsibility to understand the nature of the investments of the Plans, the methodologies and assumptions used for determining fair value measurements and the related financial statement presentation and disclosures.

Fair value measurements

We are responsible for the estimation methods and assumptions used in measuring assets and liabilities reported or disclosed at fair value, including information obtained from brokers, pricing services or other third parties. Our valuation methodologies have been consistently applied from period to period. The fair value measurements reported or disclosed represent our best estimate of fair value as of the measurement date in accordance with the requirements of ASC 820, *Fair Value Measurement*. In addition, our disclosures related to fair value measurements are consistent with the objectives outlined in ASC 820.

We have evaluated the fair value information provided to us by brokers, pricing services or other parties that has been used in the financial statements and believe this information to be reliable and consistent with the requirements of ASC 820.

Related party transactions and parties in interest

We have disclosed to you the identity of the Plans' related parties and all the related party relationships and transactions of which we are aware.

Transactions with related parties, as defined in ASC 850, *Related Party Disclosures*, and related amounts receivable or payable (including sales, purchases, loans, transfers, leasing arrangements, guarantees, non-monetary transactions, transactions for no consideration, and amounts receivable from or payable to related parties), have been properly recorded and disclosed in the financial statements.

There have been no transactions with parties in interest, as defined in ERISA section 3(14), and related regulations, that were not disclosed in the financial statements.

Contingent liabilities

There are no unasserted claims or assessments, including those our lawyers have advised us of that are probable of assertion and must be disclosed in accordance with ASC 450-20, *Contingencies – Loss*.

There have been no violations or possible violation of laws or regulations in any jurisdiction whose effects should be considered for disclosure in the financial statements or as a basis for recording a loss contingency.

There have been no internal investigations or communications from regulatory agencies or government representatives concerning investigations or allegations of noncompliance with laws or regulations in any jurisdiction, noncompliance with or deficiencies in financial reporting practices, or other matters that could have a material effect on the financial statements.

There are no other liabilities or gain or loss contingencies considered material, individually or in the aggregate, that are required to be accrued or disclosed by ASC 450, *Contingencies*, nor are there any accruals for loss contingencies or gain contingencies included in the financial statements that are not in conformity with the provisions of ASC 450.

We have not consulted legal counsel concerning litigation, claims or assessments.

Oral or written guarantees

There are no oral or written guarantees, including guarantees of the debt of others.

Fraud

We acknowledge our responsibility for the design, implementation and maintenance of programs and internal control to prevent and detect fraud.

We have no knowledge of any fraud or suspected fraud involving management or other employees who have a significant role in the internal control over financial reporting of the Plans. In addition, we have no knowledge of any fraud or suspected fraud involving other employees where the fraud could have a material effect on the financial statements.

We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud. We have disclosed to you all allegations of financial improprieties, including fraud or suspected fraud, coming to our attention (regardless of the source or form and including, without limitation, allegations by "whistle-blowers") where such allegations could result in a misstatement of the financial statements or otherwise affect the financial reporting of the Plans.

Independence

We are not aware of any capital lease, material cooperative arrangement or other business relationship between the Plans or their sponsor and Ernst & Young LLP or any other member firm of the global Ernst & Young organization.

We are not aware of any reason that Ernst & Young LLP would not be considered to be independent for purposes of this engagement.

Conflicts of interest

There are no instances where any officer or employee of the Plans' sponsor has an interest in a company with which the Plans do business that would be considered a "conflict of interest." Such an interest would be contrary to the policies of the Plans and their sponsor.

Participant data

There were no material omissions from the participant data provided to the Plans' actuary for the purpose of determining the actuarial present value of accumulated plan benefits and funding requirements in the financial statements.

Actuarial methods and assumptions

The actuarial methods and assumptions used by the actuary, including prescribed assumptions, for determining funding requirements and determining accumulated plan benefits represent our best estimate of future conditions and are appropriate in the circumstances.

There have been no significant changes in:

1. The actuarial methods or assumptions used in calculating amounts recorded or disclosed in the financial statements other than those disclosed in the notes to the financial statements.
2. Plan provisions between the actuarial valuation date and the date of this letter other than those disclosed in the notes to the financial statements.

Use of the work of a specialist

We agree with the findings of the specialist in evaluating the accumulated plan benefit and funding requirements and have adequately considered the qualifications of the specialist in determining the amounts and disclosures included in the financial statements and the underlying accounting records. We did not give or cause any instructions to be given to the specialist with respect to the values or amounts derived in an attempt to bias their work, and we are not otherwise aware of any matters that have had an effect on the independence or objectivity of the specialist.

Tax-qualified status

We recognize that the audit procedures performed did not encompass all of the procedures necessary to determine the tax-qualified status of the Plans, nor the tax consequences of its sponsor or participants. However, we confirm to the best of our knowledge and belief that the Plans are qualified and the associated trust is tax exempt under the appropriate sections of the Internal Revenue Code and intend to continue as qualified Plans and tax exempt trusts.

Other plan matters

There have been no amendments of the Plans' instrument, including amendments to comply with applicable laws since Amendment No 7 executed on August 5, 2014, as applicable for both the ADM Retirement Plan and the ADM Pension Plan for Hourly-Wage Employees.

There have been no prohibited transactions (as defined in ERISA section 406 and regulations under that section) or reportable transactions (as defined in ERISA section 103(b)(3)(H) and regulations under that section) that were not reported in the financial statements.

We have complied with the regulations relating to service provider disclosures under ERISA section 408(b)(2). We understand that a violation of the 408(b)(2) regulations is a prohibited transaction.

The Plans have filed all reports and made all disclosures required of it under ERISA.

We have disclosed to you the tax years that remain subject to examination by major tax jurisdictions.

Any loans, fixed income obligations or leases that are in default or classified as uncollectible have been presented in the supplementary information as required by the DOL's Rules and Regulations under ERISA.

We have disclosed to you all significant pension benefits promised and have made available to you all significant summary plan descriptions, benefit communications and all other relevant information, including plan changes that constitute the Plans.

There is no present intention to terminate the Plans.

All employer contributions for the year ended December 31, 2014 are reflected in the statements of changes in net assets available for benefits. No additional contributions will be made subsequent to year-end for the plan year ended December 31, 2014.

The Plans has complied with the fidelity bonding requirements of ERISA.

We understand that the determination as to whether to pay a particular expense out of plan assets is a fiduciary act governed by ERISA. Administrative expenses paid by the Plans for the periods under audit are considered appropriate plan expenses to pay from plan assets and are not prohibited transactions (as defined in ERISA section 406 and regulations under that section).

Subsequent events

Subsequent to December 31, 2014, no events or transactions have occurred or are pending that would have a material effect on the financial statements at that date or for the period then ended, or that are of such significance in relation to the Plans' affairs to require mention in a note to the financial statements in order to make them not misleading regarding the net assets available for benefits or the changes in net assets available for benefits of the Plans.

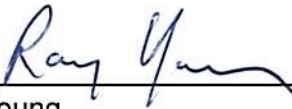
Summary

We understand that you were engaged to conduct your audits in accordance with auditing standards generally accepted in the United States as established by the American Institute of Certified Public Accountants. However, we also understand that, as permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA, limited scope audits were performed as described above. We understand that your tests of the accounting records and other auditing procedures were limited to those that you considered necessary for the purpose of issuing the limited scope report.

Very truly yours,



Michael D'Ambrose
Senior Vice President, Human Resources



Ray Young
Executive Vice President and Chief Financial Officer



John Stott
Vice President and Controller

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 19—Discounted Employer Contributions
Year applied for contributions: 2014

Date	Amount	Days to Discount to 1/1/2014 at 6.54%	Interest Adjusted Contribution
August 31, 2015	30,650,000	607	27,585,223

Total Contribution	\$30,650,000		\$27,585,223
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Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	4.00%	1.0000	2.22
56.5	4.00%	0.9600	2.17
57.5	4.00%	0.9216	2.12
58.5	4.00%	0.8847	2.07
59.5	4.00%	0.8493	2.02
60.5	7.00%	0.8154	3.45
61.5	15.00%	0.7583	7.00
62.5	25.00%	0.6446	10.07
63.5	20.00%	0.4834	6.14
64.5	20.00%	0.3867	4.99
65.5	35.00%	0.3094	7.09
66.5	25.00%	0.2011	3.34
67.5	30.00%	0.1508	3.05
68.5	30.00%	0.1056	2.17
69.5	30.00%	0.0739	1.54
70	100.00%	0.0517	3.62
Weighted Average			63.06

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Actuarial Assumptions and Methods

For ERISA Requirements

Interest Rates for Minimum Funding Purposes

Based on segment rates with a four-month lookback (as of September 2013), each adjusted as needed to fall within the 25-year average interest rate corridor under HATFA

1st Segment Rate	4.99%
2nd Segment Rate	6.32%
3rd Segment Rate	6.99%

Interest Rates for Maximum Tax Purposes

Based on segment rates with a four-month lookback (as of September 2013), without regard to interest rate stabilization

1st Segment Rate	1.37%
2nd Segment Rate	4.05%
3rd Segment Rate	5.06%

Salary Increases

Minimum Funding Target Normal Cost	See Table 1
Maximum Tax Expected Benefit Increase	See Table 1

Cash Balance Interest Crediting Rate	3.68%
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Cash Balance Annuity Conversion Rate	N/A
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Optional Payment Form Election Percentage	Traditional Plan participants: Single Participants: 100% life annuity
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Married Participants: 30% life annuity, 30% joint and 50% survivor annuity, 40% joint and 100% survivor annuity

Cash Balance participants:
100% lump sum

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

For ERISA Requirements

Retirement Age

Active Participants

See Table 2

Terminated Vested Participants

Age 60

Mortality Rates

Healthy

2014 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)

Disabled

Revenue Ruling 96-7 mortality table for disability after December 31, 1994

Withdrawal Rates

See Table 3

Disability Rates

See Table 4

Decrement Timing

Middle of year decrements, with 100% retirement occurring at beginning of year

Surviving Spouse Benefit

It is assumed that 80% of males and 80% of females have an eligible spouse, and that males are two years older than their spouses.

Valuation Compensation

2013 Pensionable earnings rolled forward one year with the salary increase assumption

Benefit and Compensation Limits

Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$210,000 and the IRC section 401(a)(17) compensation limit of \$260,000.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

For ERISA Requirements

Valuation of Plan Assets

Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).

Expected Return on Assets

2012 Plan Year

8.00%, limited to 7.52%

2013 Plan Year

8.00%, limited to 7.16%

Trust Expenses Included in Target Normal Cost

None

Actuarial Method

Standard unit credit cost method

Valuation Date

January 1, 2014

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
15	14.50%	45	3.50%
16	14.50%	46	3.50%
17	14.50%	47	3.50%
18	14.50%	48	3.50%
19	14.50%	49	3.50%
20	14.50%	50+	3.00%
21	14.50%		
22	14.50%		
23	14.50%		
24	14.50%		
25	7.00%		
26	7.00%		
27	7.00%		
28	7.00%		
29	7.00%		
30	5.50%		
31	5.50%		
32	5.50%		
33	5.50%		
34	5.50%		
35	4.50%		
36	4.50%		
37	4.50%		
38	4.50%		
39	4.50%		
40	3.50%		
41	3.50%		
42	3.50%		
43	3.50%		
44	3.50%		

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 2

Retirement Rates

The average retirement age shown has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	4.00%	1.0000	2.22
56.5	4.00%	0.9600	2.17
57.5	4.00%	0.9216	2.12
58.5	4.00%	0.8847	2.07
59.5	4.00%	0.8493	2.02
60.5	7.00%	0.8154	3.45
61.5	15.00%	0.7583	7.00
62.5	25.00%	0.6446	10.07
63.5	20.00%	0.4834	6.14
64.5	20.00%	0.3867	4.99
65.5	35.00%	0.3094	7.09
66.5	25.00%	0.2011	3.34
67.5	30.00%	0.1508	3.05
68.5	30.00%	0.1056	2.17
69.5	30.00%	0.0739	1.54
70	100.00%	0.0517	3.62
Weighted Average			63.06

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 3—Page 1 of 2

Withdrawal Rates

Age	Years of Service			
	0	1	2	3+
15	59.56%	36.98%	26.64%	22.12%
16	56.68%	36.14%	25.82%	21.06%
17	53.80%	35.30%	25.00%	20.00%
18	50.92%	34.46%	24.18%	18.94%
19	48.04%	33.62%	23.36%	17.88%
20	45.16%	32.78%	22.54%	16.82%
21	42.28%	31.94%	21.72%	15.76%
22	39.40%	31.10%	20.90%	14.70%
23	38.72%	29.90%	20.64%	14.14%
24	38.04%	28.70%	20.38%	13.58%
25	37.36%	27.50%	20.12%	13.02%
26	36.68%	26.30%	19.86%	12.46%
27	36.00%	25.10%	19.60%	11.90%
28	35.60%	24.68%	18.70%	11.46%
29	35.20%	24.26%	17.80%	11.02%
30	34.80%	23.84%	16.90%	10.58%
31	34.40%	23.42%	16.00%	10.14%
32	34.00%	23.00%	15.10%	9.70%
33	33.00%	22.80%	14.76%	9.36%
34	32.00%	22.60%	14.42%	9.02%
35	31.00%	22.40%	14.08%	8.68%
36	30.00%	22.20%	13.74%	8.34%
37	29.00%	22.00%	13.40%	8.00%
38	28.08%	21.78%	13.32%	7.90%
39	27.16%	21.56%	13.24%	7.80%
40	26.24%	21.34%	13.16%	7.70%
41	25.32%	21.12%	13.08%	7.60%
42	24.40%	20.90%	13.00%	7.50%
43	24.12%	20.72%	12.98%	7.38%
44	23.84%	20.54%	12.96%	7.26%

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 3—Page 2 of 2

Withdrawal Rates

Age	Years of Service			
	0	1	2	3+
45	23.56%	20.36%	12.94%	7.14%
46	23.28%	20.18%	12.92%	7.02%
47	23.00%	20.00%	12.90%	6.90%
48	22.60%	19.60%	12.70%	6.60%
49	22.20%	19.20%	12.50%	6.30%
50	21.80%	18.80%	12.30%	6.00%
51	21.40%	18.40%	12.10%	5.70%
52	21.00%	18.00%	11.90%	5.40%
53	20.60%	17.60%	11.70%	5.10%
54	20.20%	17.20%	11.50%	4.80%
55	20.20%	17.20%	11.50%	4.80%
56	20.20%	17.20%	11.50%	4.80%
57	20.20%	17.20%	11.50%	4.80%
58	20.20%	17.20%	11.50%	4.80%
59	20.20%	17.20%	11.50%	4.80%
60	20.20%	17.20%	11.50%	4.80%
61	20.20%	17.20%	11.50%	4.80%
62	20.20%	17.20%	11.50%	4.80%
63	20.20%	17.20%	11.50%	4.80%
64	20.20%	17.20%	11.50%	4.80%
65+	0.00%	0.00%	0.00%	0.00%

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 4

Disability Rates

Age	Male	Female	Age	Male	Female
15	0.015%	0.015%	45	0.080%	0.120%
16	0.015%	0.015%	46	0.090%	0.135%
17	0.015%	0.015%	47	0.105%	0.150%
18	0.015%	0.015%	48	0.125%	0.165%
19	0.015%	0.015%	49	0.140%	0.180%
20	0.015%	0.015%	50	0.165%	0.200%
21	0.015%	0.015%	51	0.195%	0.220%
22	0.015%	0.015%	52	0.230%	0.245%
23	0.015%	0.015%	53	0.265%	0.270%
24	0.015%	0.015%	54	0.305%	0.295%
25	0.015%	0.015%	55	0.345%	0.320%
26	0.015%	0.015%	56	0.385%	0.345%
27	0.015%	0.015%	57	0.430%	0.370%
28	0.015%	0.020%	58	0.475%	0.400%
29	0.015%	0.020%	59	0.525%	0.425%
30	0.015%	0.020%	60	0.575%	0.450%
31	0.015%	0.025%	61	0.630%	0.480%
32	0.015%	0.025%	62	0.690%	0.505%
33	0.015%	0.030%	63	0.755%	0.525%
34	0.015%	0.030%	64	0.820%	0.545%
35	0.020%	0.035%	65+	0.000%	0.000%
36	0.020%	0.040%			
37	0.025%	0.045%			
38	0.030%	0.050%			
39	0.035%	0.060%			
40	0.040%	0.065%			
41	0.045%	0.075%			
42	0.050%	0.085%			
43	0.060%	0.095%			
44	0.070%	0.110%			

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, Part V—Summary of Plan Provisions

History of Plan

A separate pension plan for ADM hourly employees was first established effective September 1, 1952. Effective September 1, 1957, a separate plan for employees represented by the American Federation of Grain Millers was established and the Hourly Trust Fund assets were allocated between the continuing hourly plan and the Grain Miller Plan.

The hourly plan provided for monthly benefits upon retirement of \$2.50 for each year of service. At various dates between September 1, 1963, and December 31, 1976, the plan provisions for those employee units (locations) represented by a union have been modified by the addition of an appendix to the plan specifying those provisions for the employee unit that differ from the corresponding provisions of the basic plan.

Effective January 1, 1968, the basic plan was amended and restated. The benefit rate was increased to \$3.00 for each year of service. The concept of modification of provisions via an appendix was maintained.

Effective January 1, 1973, the basic plan was amended for those employee units not covered by a separate appendix. The amendment included the following changes: the benefit rate increased to \$6.00 for each year of service; the minimum disability benefit increased to \$100.00 and the maximum disability benefit of \$100.00 was deleted; eligibility provisions for vesting were liberalized; and reduction factors for early commencement of benefits were liberalized.

Effective January 1, 1976, the basic plan was amended to comply with the Employee Retirement Income Security Act of 1974 (ERISA). These changes included providing for 100% vesting after ten or more years of service, and the introduction of a preretirement surviving spouse's benefit. In addition, the benefit rate of the basic plan was increased to \$8.00.

Effective January 1, 1983, the North Kansas City, Red Wing, Winona and Atkinson plans were merged into the General Hourly Plan.

Effective August 1984, preretirement death benefit coverage was extended to active vested employees on an employer paid basis and to terminated vested employees on an employee paid basis.

Effective January 1, 1989, in accordance with the Tax Reform Act of 1986, a 5-year cliff vesting schedule was adopted.

Effective December 15, 1990, the Pfizer plan was merged into the General Hourly Plan. Benefits for former Pfizer employees continued under Pfizer plan provisions. As of January 1, 1993, the future benefit rate for these employees was frozen at the rate equal to the accrued benefit divided by credited service.

Effective December 31, 1993, the Supreme Sugar, Cedar Rapids, St. Charles, and Fleischmann Hourly plans were merged into the General Hourly Plan.

Effective December 31, 1995, the Premiere and Jackson Hourly plans were merged into the General Hourly Plan.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Effective September 30, 1996, Southern Cellulose hourly employees were merged into the General Hourly Plan.

Effective February 28, 1997, Grace Cocoa employees from Plan H (Merkens) and Ambrosia were merged into the General Hourly Plan.

Effective May 31, 1997, Benson-Quinn hourly employees were merged into the General Hourly Plan.

Effective October 1, 1997, participation was extended to former ED&F Man employees. Benefits for these participants will be based on a final average pay formula.

Effective February 1, 1998, participation was extended to former Countrymark employees. Benefits for these participants will be calculated based on a cash balance formula.

Effective December 31, 1999, the Moorman Manufacturing Company hourly employees merged into this plan.

Effective January 1, 2000, ADM unpurchased annuities previously purchased from an insurance carrier for former Moorman employees and will now pay these benefits from this plan.

Effective December 31, 2001, the Consolidated Nutrition hourly employees were merged into the plan.

Effective September 30, 2002, the Minnesota Corn Processing employees were acquired.

Effective January 1, 2009, new hires on or after January 1, 2009 in certain locations (date may vary by location and union) are eligible for the cash balance formula. All other employees continue to have benefit calculated under the traditional formula.

Effective December 31, 2011, the Grain Miller Plan was merged into the General Hourly Plan. Benefits for former Grain Miller plan participants continued under Grain Miller plan provisions. Also, effective December 31, 2011, hourly employees of the Golden Peanut Pension Plan were merged into the General Hourly Plan. Benefits for former hourly Golden Peanut plan participants will be calculated under the General Hourly Plan's cash balance formula.

See separate binder of specific provisions by appendix of the current plan provisions.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Summary of Plan Provisions

Effective Date	September 1, 1952, revised September 1, 1957. Amended and restated effective January 1, 1998 (most recent amendment January 1, 2009).
Eligibility for Participation	<p>Employees of a participating employer who are paid on an hourly rate basis, provided that an employee in a bargaining unit shall become a participant only if the plan is approved by the union.</p> <p>Effective January 1, 2009, the cash balance formula will apply to the following participants:</p> <ol style="list-style-type: none">1. Any eligible employee hired on or after January 1, 2009 (date may vary by location and union);2. The cash balance formula has been approved by the union.
Eligibility for Benefits (Traditional Formula)	
Normal	Age 65
Early	Ages 55 and 10 years of continuous service
Disability	Any age after completion of 10 years of continuous service
Deferred Vested	Any age after completion of five years of continuous service
Preretirement Surviving Spouse	Upon death of employee who was married for at least one year and was eligible for a deferred vested benefit.
Eligibility for Benefits (Cash Balance Formula)	
Normal	Age 65
Deferred Vested	Any age after completion of three years of continuous service
Preretirement Surviving Spouse	Upon death of employee who was eligible for a deferred vested benefit.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Amount of Benefits (Traditional Formula)

Normal	A monthly amount for life as set forth in each appendix.
Early	The normal benefit reduced by $\frac{1}{3}$ of 1% for each month by which early retirement precedes age 65, unless as specified in appendix.
Disability	A monthly amount for life as set forth in each appendix. Benefit payments commence when eligible for Social Security and continue as long as the employee is totally and permanently disabled.
Deferred Vested	The normal benefit accrued to date of termination, payable at age 65. If 10 years of service have been completed, the benefit is reduced $\frac{1}{3}$ of 1% per month if payments commence after age 55 but before age 65, unless as specified in appendix.
Preretirement Surviving Spouse Annuity Death While Active and Before Eligible for Early Retirement	50% of the benefit the deceased participant would have received if he had terminated on date of his death, survived to age 55 and retired electing the qualified joint and survivor annuity payable for the surviving spouse's lifetime.
Death While Active and After Eligible for Early Retirement	The benefit amount is determined as if the employee had retired immediately preceding his death and had elected the normal form of payment. The benefit is payable for the surviving spouse's lifetime.
Death While Inactive and Before Benefit Commencement	50% of the amount the deceased participant would have been entitled to receive if the employee had retired if over 55 or survived to age 55 and then retired the day before death and chose the qualified joint and survivor annuity. This benefit is payable to the spouse for life and may commence no earlier than the participant's attainment of age 55.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Amount of Benefits (Cash Balance Formula)

Initial Cash Balance Account Balance \$0.00.

Pay Credits

The cash balance account will be credited with an amount equal to the applicable percentage based the employees points as of the last day of the plan year (see table below) multiplied by compensation.

Points	Percentage
Less than 40	2.00%
At least 40 but less than 50	2.25%
At least 50 but less than 60	2.50%
At least 60 but less than 70	3.00%
At least 70 but less than 80	3.50%
80 or more	4.00%

Interest Credits

The employee's account shall be credited with interest, based on the beginning of year balance, which is added to the account balance at the end of the year. The credited interest rate is equal to the greater of the average annual interest rate on 30-year Treasury rate for third month prior to the beginning of the plan year or 1.95%.

Death Benefit for Vested Employees

Lump sum or actuarially equivalent life annuity paid to spouse or certified domestic partner. Lump sum for all other beneficiaries.

Forms of Payment

Normal Form

Without Spouse

Life annuity

With Spouse

Actuarially reduced accrued benefit payable for employee's life, with 50% of such reduced amount payable during spouse's remaining lifetime following employee's death.

Optional Forms

Life annuity; 100%, 75%, and 50% joint and survivor. For cash balance formula employees, a single lump-sum payment in addition to the other optional forms listed.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Summary of Benefit Rates Reflected in Actuarial Valuation

Former General Hourly

Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2013	2014	
001 Elizabeth Plant	Closed	Closed	
002 Decatur West	\$38.00	\$38.00	5/1/2010
003 Fredonia	Closed	Closed	
004 Lincoln Soybean	\$35.00	\$35.00	10/1/2009
005 Minneapolis Soo Elevator	Closed	Closed	
006 Memphis Grain Elevator	\$24.00	\$24.00	8/1/2010
007 Burlington	Closed	Closed	
008 Alton	Closed	Closed	
009 Mankato	\$33.00	\$33.00	6/1/2009
011 Red Wing—Grain Millers	\$31.00	\$31.00	7/1/2011
012 Red Wing—Operating Engineers	Closed	Closed	
013 Granite City	Closed	Closed	
014 Destrehan	Closed	Closed	
015 LaSalle	\$26.00	\$26.00	4/1/2009
016 Arkansas City West Plant	\$31.00	\$31.00	
017 Growmark River Systems, Inc.	\$23.00	\$23.00	
018 Monroe Elevator	Closed	Closed	
020 ARTCO	\$24.00	\$24.00	
021 New Braunfels	\$22.00	\$22.00	5/1/2011
022 Hudson Milling	\$31.50	\$31.50	1/1/2010
024 Little Rock	Closed	Closed	
025 Cordele	Closed	Closed	
026 Natchitoches	Closed	Closed	
028 Greenville	Closed	Closed	
029 Growmark River Systems, Inc.	Closed	Closed	
031 Cheswick	Closed	Closed	
032 Wolcott	\$26.00	\$26.00	
033 Augusta	Closed	Closed	
034 Montgomery	Closed	Closed	
035 Memphis Oilseed	\$28.00	\$28.00	2/1/2011
036 North Little Rock	Closed	Closed	
037 Los Angeles	\$33.00	\$33.00	7/1/2011
038 Portland	Closed	Closed	
039 Spokane Flour Mill	\$33.00	\$33.00	3/1/2011
040 Plains	Closed	Closed	

¹ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash
	2013	2014	Balance Formula ²
041 Clarksdale	Closed	Closed	
042 Wyndotte	Closed	Closed	
043 Spokane Mix Plant	\$30.00	\$30.00	12/1/2010
044 Quannah	Closed	Closed	
045 Lubbock	\$20.00	\$20.00	
046 Sweetwater	Closed	Closed	
047 Lakeville—New York Corn Sweeteners	\$28.00	\$28.00	
048 Spokane Office	Closed	Closed	
049 Columbian Peanut	Closed	Closed	
050 Montezuma Corn Sweeteners	\$31.00	\$31.00	
051 Macon	Closed	Closed	
052 Peoria Alcohol	\$37.00	\$37.00	11/1/2009
054 Kershaw	\$26.00	\$26.00	
055 Byromville, Oglethorpe, DeSoto	Closed	Closed	
060 Corn Sweetener Locations	Closed	Closed	
061 ADM Trucking	\$36.00	\$36.00	8/1/2009
062 Aulander	Closed	Closed	
065 Ozark Shelling	Closed	Closed	
066 Ozark Star	Closed	Closed	
067 Clinton Construction	\$39.00	\$39.00	
068 Steger	Closed	Closed	
070 Peoria Riverside	\$25.00	\$25.00	
071 Cheney Milling	\$33.00	\$33.00	5/1/2010
072 Southern Cotton Oil	\$21.00	\$21.00	
073 Bushnell	\$28.00	\$28.00	
074 Clinton Corn Processing	\$41.00	\$41.00	
075 Buhler & Inman	Closed	Closed	
076 Mexico	\$28.00	\$28.00	
077 Fostoria	\$32.00	\$32.00	3/1/2009
078 Frankfort	\$32.00	\$32.00	1/1/2009
079 Des Moines Soybean	\$30.00	\$30.00	3/1/2010
080 Champaign	Closed	Closed	
081 Carthage	\$31.00	\$31.00	6/1/2009
082 DeLeon, Durant, Carnegie	Closed	Closed	
083 Des Moines Refinery	\$32.00	\$32.00	
084 Plainview	\$24.00	\$24.00	
085 AMA	\$28.00	\$28.00	

² All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ³
	2013	2014	
086 Growmark River Systems, Inc.—St. Louis	\$26.00	\$25.00	5/1/2011
087 ADM Mason Shop	Closed	Closed	
088 Olathe	Closed	Closed	
089 Havana, IL	\$26.00	\$26.00	2/1/2009
090 Lacon	\$25.00	\$25.00	5/1/2009
091 Hennepin	Closed	Closed	
092 Decatur Co-Generation	\$37.00	\$37.00	3/31/2011
093 Decatur Reconstruction	\$36.00	\$36.00	
094 Milwaukee Milling	Closed	Closed	
095 Taylorville	Closed	Closed	
096 Roberts Rice	Closed	Closed	
098 Valdosta Soybean	\$23.00	\$23.00	1/1/2009
099 Minneapolis/ADM Grain	Closed	Closed	
100 Manitowac	Closed	Closed	
101 West Milwaukee Malting	Closed	Closed	
102 Des Moines Co-Generation	\$33.00	\$33.00	
103 Lincoln Food	Closed	Closed	
104 Lincoln Flour	\$35.00	\$35.00	10/1/2011
105 Lincoln Feed	Closed	Closed	
106 Salina Econo-Flo	\$35.00	\$35.00	
107 Salina Western Star	\$35.00	\$35.00	1/1/2009
108 Dodge City	\$35.00	\$35.00	1/1/2009
109 Crowley Rice Mill	Closed	Closed	
111 Cedar Rapids Co—Generation	\$42.00	\$42.00	
113 Abilene	\$34.00	\$34.00	9/1/2009
114 Decatur ADM Mechanical	\$37.00	\$37.00	
115 Tulane Switch Boat	Closed	Closed	
116 Velva	\$28.00	\$28.00	
117 Fremont Soybean	\$34.00	\$34.00	10/1/2009
119 Hudson Trucking	Closed	Closed	
120 Beech Grove	\$33.00	\$33.00	7/1/2010
122 Charlotte—Flour Mill	\$30.00	\$30.00	11/1/2009
123 Charlotte—Trucking	\$30.00	\$30.00	4/1/2010
124 Decatur Food Ingredient/Decatur Harvest Burger	\$36.00	\$36.00	11/1/2011
125 Mt. Vernon—Milling	\$33.00	\$33.00	1/1/2010
126 North Kansas City Soybean	Closed	Closed	
127 Des Moines Milling	Closed	Closed	

³ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁴
	2013	2014	
128 Havana Barge Terminal	Closed	Closed	
130 Collingwood Grain	\$23.00	\$23.00	
131 Decatur BioProducts	\$38.00	\$38.00	
132 Chicago Flour	\$31.00	\$31.00	1/1/2009
133 Specialty Grains Plant	Closed	Closed	
134 Tulane/Tulane Fleeting	Closed	Closed	
135 Lincoln Reconstruction	\$32.00	\$32.00	
136 Levelland	Closed	Closed	
137 Chattanooga Refinery	Closed	Closed	
138 Camp Hill	\$34.00	\$34.00	2/1/2009
140 Southport	\$36.00	\$36.00	
142 Madera	Closed	Closed	
144 Muleshoe	Closed	Closed	
146 Peoria Marine Service—Deckhands	Closed	Closed	
147 Reidy Terminal	Closed	Closed	
148 Cassville Terminal	\$24.00	\$24.00	
149 ARTCO Fleeting Services	Closed	Closed	
150 New Orleans Shipyard	\$26.00	\$26.00	
151 Altoona and Des Moines Trucking	Closed	Closed	
152 Macon Trucking	Closed	Closed	
155 Arkansas City East Plant	\$29.00	\$29.00	10/1/2009
156 Port Gibson	Closed	Closed	
157 ARTCO Fleeting Services	\$24.00	\$24.00	
160 Peoria Marine Service	\$25.00	\$25.00	1/1/2009
162 St. Louis Flour	\$36.00	\$36.00	8/1/2011
163 Buffalo Milling	\$35.00	\$35.00	10/1/2010
164 Enid Flour Mill	\$35.00	\$35.00	9/1/2009
165 Minneapolis "A" Mill	Closed	Closed	
166 Wellsburg	Closed	Closed	
167 Buffalo Elevator	\$35.00	\$35.00	3/1/2009
168 Winona Barge Fleeting	Closed	Closed	
169 Keokuk	\$33.00	\$33.00	1/1/2009
170 Railcar Repair	Closed	Closed	
171 Terminal Stevedores	\$27.00	\$27.00	
172 Walhalla	\$30.00	\$30.00	
173 Cleveland	\$29.00	\$29.00	
174 Country Elevators	Closed	Closed	

⁴ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁵
	2013	2014	
175 ADM Fabrication	Closed	Closed	
177 Chattanooga Flour	\$32.00	\$32.00	3/1/2011
178 Madera Masa Plant	Closed	Closed	
179 Destrehan—St. Charles	\$29.00	\$28.00	1/1/2009
180 Supreme Sugar	Closed	Closed	
181 Chicago	Closed	Closed	
182 Minneapolis Malting	Closed	Closed	
183 Red Wing Malting	Closed	Closed	
184 Cedar Rapids	\$43.00	\$43.00	11/1/2010
185 Granite City—Production	Closed	Closed	
186 Granite City—Engineers	Closed	Closed	
188 ADM Spiral Manufacturing	\$36.00	\$36.00	
189 Fremont Elevator	\$23.00	\$23.00	8/1/2010
191 Clinton Municipal Dock	Closed	Closed	
192 Decatur Vitamin E	\$38.00	\$38.00	
193 Enderlin	\$26.00	\$26.00	
194 Goodland	\$23.00	\$23.00	
195 Animal Health & Nutrition	Closed	Closed	
196 Animal Health & Nutrition	Closed	Closed	
199 Jackson	\$27.00	\$27.00	
200 Growmark River Systems, Inc.—St. Paul	\$24.00	\$24.00	
201 ADM/Grain—Tabor Country Locations	\$23.00	\$23.00	
202 Peoria Alcohol Lead Persons	Closed	Closed	
203 Peoria Alcohol Packaging	Closed	Closed	
204 ADM/Grain—Countrymark Locations	\$23.00	\$23.00	
205 Memphis Crude Oils	Closed	Closed	
206 Animal Health & Nutrition—Spokane	Closed	Closed	
207 Animal Health & Nutrition—Des Moines	\$28.00	\$28.00	
208 Animal Health & Nutrition—Effingham & Jerome	\$27.00	\$27.00	
209 Lewisburg	Closed	Closed	
210 Animal Health & Nutrition—Nashville	Closed	Closed	
211 Animal Health & Nutrition—Trucking	Closed	Closed	
212 Decatur Blend Plant/Warehouses	\$25.00	\$25.00	
217 Valdosta Food/Oil	\$24.00	\$24.00	
219 Growmark River Systems, Inc.—Monroe City & Winslow	\$23.00	\$23.00	
220 Valdosta Cottonseed	\$22.00	\$22.00	

⁵ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁶
	2013	2014	
221 Growmark River Systems, Inc.—Mound City	Closed	Closed	
222 Reserve	\$27.00	\$27.00	
223 Southern Cellulose—Chattanooga	\$28.50	\$28.50	9/1/2009
224 ADM Grain Company	\$22.00	\$22.00	
225 Baltimore	Closed	Closed	
226 Beech Grove	\$20.00	\$20.00	3/1/2010
227 Columbus, Ohio	\$23.00	\$23.00	9/1/2009
228 Milwaukee Cocoa	\$31.00	\$31.00	5/1/2011
229 Mansfield Cocoa	\$28.00	\$28.00	
232 Ottawa Lake	\$26.00	\$26.00	3/1/2010
233 Saginaw	Closed	Closed	
234 St. Joseph	Closed	Closed	
235 Savannah	Closed	Closed	
236 Glassboro	\$33.00	\$33.00	
237 Prairie Grain Partners LLC	\$21.00	\$21.00	
238 Mankato Refinery	\$34.00	\$34.00	
239 ADM Railcar Repair	\$32.00	\$32.00	
240 Fresno Blow Molding and PVO Packaging Plant	Closed	Closed	
241 Quincy Soybean Plant and Refinery	\$30.00	\$30.00	
243 Helena	Closed	Closed	
244 ADM Alliance Nutrition	\$23.00	\$23.00	
245 ADM/Moorman Feed-Quincy	\$26.00	\$26.00	
246 ADM Edible Bean Specialties	\$22.00	\$22.00	
248 ADM Grain—Dudley, Gilford, Snover	\$23.00	\$23.00	
249 Growmark River Systems, Inc.—Florence and Livingston	\$24.00	\$24.00	
250 ADM Corn Processing Terminal—Langhorne, PA	\$30.00	\$30.00	
251 FSL/ADM	\$23.00	\$23.00	
252 Decatur Hydroponics	Closed	Closed	
253 Toledo	\$26.00	\$26.00	3/1/2011
255 Corpus Christi	\$24.00	\$24.00	
258 Baring Elevator	\$30.00	\$30.00	
259 Enderlin—Agri Sales	\$26.00	\$26.00	
262 ADM Grain Farmland Locations	\$23.00	\$23.00	
263 Southern Cotton Gins	Closed	Closed	
264 ADM Corn Processing Bulk Terminals	\$31.00	\$31.00	
265 Puyallup	Closed	Closed	

⁶ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁷
	2013	2014	
266 Union City, CA	Closed	Closed	
267 Stanley, WI	\$25.00	\$25.00	4/1/2009
268 ADM Rice—Arbuckle	\$23.00	\$23.00	
269 ADM Corn Processing—Columbus, NE	\$37.00	\$37.00	
270 ADM Corn Processing—Marshall, MN	\$37.00	\$37.00	
271 Galveston	\$25.00	\$25.00	
272 Lincoln AH&N	\$26.00	\$26.00	
273 Quincy Enertia Plant	\$26.00	\$26.00	
274 Cedar Rapids Railcar Repair	\$32.00	\$32.00	
276 Ama ADM Gemini	\$26.00	\$26.00	
277 ADM Development Products	\$25.00	\$25.00	1/1/2009
278 Winona (IMC)	\$34.00	\$34.00	3/1/2010
280 Milwaukee East	\$37.00	\$37.00	1/1/2009
281 Milwaukee Electricians	\$37.00	\$37.00	1/1/2009
282 Clinton PHA Plant	\$41.00	\$41.00	
283 Battle Creek Terminal	\$23.00	\$23.00	
284 ADM Grain FASCO	\$23.00	\$23.00	
286 Decatur Glycols	\$38.00	\$38.00	
287 Langhorne Trucking	\$35.00	\$35.00	
288 Lodi	\$30.00	\$30.00	
289 Clinton Co-Gen	\$41.00	\$41.00	
290 Mendota 12th Street Elevator	\$23.00	\$23.00	
291 Bluffton Feed	\$23.00	\$23.00	
292 Camp Hill	\$23.00	\$23.00	
293 Campbellsville Feed	\$23.00	\$23.00	
294 Columbus Feed	\$23.00	\$23.00	
295 Camanche Feed	\$23.00	\$23.00	
296 Cordele Feed	\$23.00	\$23.00	
297 Cozad	\$23.00	\$23.00	
298 Glencoe	\$23.00	\$23.00	
299 Grand Island	\$23.00	\$23.00	
300 Henderson	\$23.00	\$23.00	
301 Hereford Feed	\$23.00	\$23.00	
302 Hoffman Feed	\$23.00	\$23.00	
303 Hopedale Agri Center	\$23.00	\$23.00	
304 Kasson Feed	\$23.00	\$23.00	
305 Knoxville Feed	\$23.00	\$23.00	

⁷ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁸
	2013	2014	
306 Le Mars Feed	\$23.00	\$23.00	
307 Madison	\$23.00	\$23.00	
308 Marlette Warehouse	\$23.00	\$23.00	
309 Nappanee Agri Center	\$23.00	\$23.00	
310 Nappanee	\$23.00	\$23.00	
311 New Hampton	\$23.00	\$23.00	
312 Portland	\$23.00	\$23.00	
313 Ravenna	\$23.00	\$23.00	
314 South Sioux City	\$23.00	\$23.00	
315 Springfield Feed	\$23.00	\$23.00	
316 Springfield	\$23.00	\$23.00	
317 Sugarcreek Feed	\$23.00	\$23.00	
318 West Plains	\$23.00	\$23.00	
319 Animal Health & Nutrition—Jerome	\$28.00	\$28.00	
323 Novelty Elevator	\$20.00	\$20.00	
326 Rogers Elevator	\$22.00	\$22.00	
327 Rogers Fertilizer	\$22.00	\$22.00	
328 Underwood	\$22.00	\$22.00	
329 Havre—ADM/CHS	\$22.00	\$22.00	
330 Auburn Edible Bean Specialties	\$22.00	\$22.00	
331 Burlington Edible Bean Specialties	\$21.00	\$21.00	
332 Caldwell Edible Bean Specialties	\$21.00	\$21.00	
333 Casselton Edible Bean Specialties	\$22.00	\$22.00	
334 Cavalier Edible Bean Specialties	\$22.00	\$22.00	
335 Fairgrove Edible Bean Specialties	\$22.00	\$22.00	
336 Galesburg Edible Bean Specialties	\$22.00	\$22.00	
337 Grafton Edible Bean Specialties	\$22.00	\$22.00	
338 Kimberly Edible Bean Specialties	\$22.00	\$22.00	
340 New Plymouth Edible Bean Specialties	\$21.00	\$21.00	
341 Northwood Edible Bean Specialties	\$22.00	\$22.00	
342 Olivia Edible Bean Specialties	\$21.00	\$21.00	
343 Pinconning Edible Bean Specialties	\$22.00	\$22.00	
345 Reese Edible Bean Specialties	\$22.00	\$22.00	
346 St Thomas Edible Bean Specialties	\$21.00	\$21.00	
347 Twin Falls ADM Edible Bean Specialties	\$22.00	\$22.00	
348 Twin Falls Edible Bean Specialties	\$22.00	\$22.00	
349 Ubly Edible Bean Specialties	\$22.00	\$22.00	

⁸ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁹
	2013	2014	
350	Yuma Edible Bean Specialties	\$21.00	\$21.00
351	Burlington Elevator	\$23.00	\$23.00
353	Evansville Elevator	\$23.00	\$23.00
354	Evansville First Avenue	\$23.00	\$23.00
356	Helena Elevator	\$23.00	\$23.00
357	Hennepin Elevator	\$24.00	\$24.00
358	Henry Elevator	\$24.00	\$24.00
359	Hereford Elevator	\$24.00	\$24.00
360	Keithsburg Elevator	\$23.00	\$23.00
362	Morris Elevator	\$24.00	\$24.00
363	Morris Elevator	\$24.00	\$24.00
364	Naples Elevator	\$23.00	\$23.00
365	Newburgh Elevator	\$23.00	\$23.00
366	Ottawa Loading Station	\$23.00	\$23.00
367	Ottawa Terminal Services	\$24.00	\$24.00
368	Ottawa-ADM/Growmark	\$23.00	\$23.00
369	Rockport	\$23.00	\$23.00
370	Sioux City Main Elevator	\$24.00	\$24.00
371	Spring Valley Elevator	\$24.00	\$24.00
372	Sullivan Elevator	\$23.00	\$23.00
373	Winona Elevator	\$24.00	\$24.00
374	Grand Ledge Elevator	\$23.00	\$23.00
375	Logansport—Grain	\$23.00	\$23.00
376	Silver Grove Elevator	\$23.00	\$23.00
377	Webberville—Grain	\$23.00	\$23.00
378	Snover Grain	\$24.00	\$24.00
379	Manilla Elevator	\$23.00	\$23.00
380	Hereford—Grain	\$24.00	\$24.00
381	Hutchinson—Grain	\$23.00	\$23.00
382	Copeland (Country Store)	\$23.00	\$23.00
383	Copeland Elevator	\$23.00	\$23.00
384	Cullison Elevator	\$24.00	\$24.00
385	Dodge City Elevator	\$23.00	\$23.00
386	Goodland Elevator	\$23.00	\$23.00
388	Guymon Elevator	\$23.00	\$23.00
389	Hooker Panhandle Elevator	\$23.00	\$23.00
390	Hooker ST Line Elevator	\$23.00	\$23.00

⁹ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash
	2013	2014	Balance Formula ¹⁰
391	Hough Elevator	\$23.00	\$23.00
396	Kinsley Elevator	\$23.00	\$23.00
397	Leoti Elevator	\$23.00	\$23.00
398	Little River Elevator	\$23.00	\$23.00
399	Lyons Elevator	\$23.00	\$23.00
400	Montezuma Elevator	\$23.00	\$23.00
401	Oakley Elevator	\$23.00	\$23.00
402	Plains Elevator	\$23.00	\$23.00
404	Sublette Elevator	\$23.00	\$23.00
406	Trousdale	\$23.00	\$23.00
407	Tyrone Elevator	\$23.00	\$23.00
408	Attica Elevator	\$23.00	\$23.00
409	Brookston Elevator	\$23.00	\$23.00
410	Clinton (Birkbeck) Elevator	\$23.00	\$23.00
411	Edgewood Elevator	\$23.00	\$23.00
412	Farina Elevator	\$23.00	\$23.00
413	Farmer City	\$23.00	\$23.00
415	Hoopeston Elevator	\$23.00	\$23.00
416	Macon Elevator	\$23.00	\$23.00
417	Mound City Elevator	\$23.00	\$23.00
418	Mt. Auburn	\$23.00	\$23.00
419	New Berlin—Curran Elevator	\$24.00	\$24.00
420	Newman	\$23.00	\$23.00
421	Niantic Elevator	\$23.00	\$23.00
422	Oakland	\$23.00	\$23.00
423	Parr Elevator	\$23.00	\$23.00
424	Patoka Elevator	\$23.00	\$23.00
425	Shobonier Elevator	\$23.00	\$23.00
427	State Line Elevator	\$23.00	\$23.00
428	Sullivan Elevator	\$23.00	\$23.00
429	Swanington Elevator	\$23.00	\$23.00
430	Tab Elevator	\$24.00	\$24.00
431	Waynesville Elevator	\$23.00	\$23.00
432	Xenia	\$23.00	\$23.00
433	Bay Minette Trucking	\$36.00	\$36.00
434	Birmingham Trucking	\$36.00	\$36.00
435	Camanche—Trucking	\$36.00	\$36.00

¹⁰ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash
	2013	2014	Balance Formula ¹¹
436 Cedar Rapids—ADM Trucking	\$36.00	\$36.00	
439 Chattanooga Trucking	\$36.00	\$36.00	
440 Chicago—Trucking	\$36.00	\$36.00	
441 Cleveland Trucking	\$36.00	\$36.00	
442 Colton (MCP) Trucking	\$36.00	\$36.00	
443 Columbus—Trucking	\$36.00	\$36.00	
444 Dallas (MCP) Trucking	\$36.00	\$36.00	
445 Denver (MCP) Trucking	\$36.00	\$36.00	
446 Des Moines—ADM Trucking	\$36.00	\$36.00	
447 Dixon—ADM Trucking	\$36.00	\$36.00	
448 Effingham Trucking	\$36.00	\$36.00	
449 Evansville ADM Trucking	\$36.00	\$36.00	
450 Hudson—Trucking	\$36.00	\$36.00	
451 Indianapolis Trucking	\$36.00	\$36.00	
452 Lakeville—ADM Trucking	\$36.00	\$36.00	
453 Milwaukee Trucking	\$36.00	\$36.00	
454 Morton ADM Trucking	\$36.00	\$36.00	
455 Mt. Vernon Non-Union Trucking	\$36.00	\$36.00	
456 New Braunfels—Trucking	\$36.00	\$36.00	
458 Portland (MCP) Trucking	\$36.00	\$36.00	
459 Salt Lake City (MCP) Trucking	\$36.00	\$36.00	
460 St. Louis Trucking	\$36.00	\$36.00	
461 Valdosta—ADM Trucking	\$36.00	\$36.00	
462 Lemont (Live On) Non-Supervisory	\$24.00	\$24.00	
463 Lemont Non-Supervisory	\$24.00	\$24.00	
464 Lemont Terminal	\$25.00	\$25.00	
465 Ottawa Barge Fleeting	\$24.00	\$24.00	
466 Ottawa Terminal	\$25.00	\$25.00	
467 Peoria Marine Non-Supervisory	\$24.00	\$24.00	
468 Peru Barge Fleeting	\$24.00	\$24.00	
469 Tulane Fleeting	\$24.00	\$24.00	
471 Caldwell (MCP)—CS	\$31.00	\$31.00	
472 Canby—Burr (MCP)	\$31.00	\$31.00	
473 Cleveland Terminal CS	\$31.00	\$31.00	
474 Colton (MCP)—CS	\$31.00	\$31.00	
475 Denver (MCP)—CS	\$31.00	\$31.00	
476 Dovray (MCP)	\$31.00	\$31.00	

¹¹ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash
	2013	2014	Balance Formula ¹²
477	Holland (MCP)	\$31.00	\$31.00
478	Jersey Terminal	\$31.00	\$31.00
479	Marshall Grain Elevator	\$31.00	\$31.00
480	River Bend Warehouse CS	\$31.00	\$31.00
481	Salt Lake City (MCP)—CS	\$31.00	\$31.00
482	Sanborn Corn Processing	\$31.00	\$31.00
483	Sanborn Corn Processing	\$31.00	\$31.00
484	Ashton East Elevator	\$23.00	\$23.00
485	ADM Grain FASCO—Rochelle	\$23.00	\$23.00
486	German Valley Elevator	\$24.00	\$24.00
487	Mendota Elevator—Drivers	\$23.00	\$23.00
488	Mendota Rail Loader	\$24.00	\$24.00
489	Seward Elevator	\$23.00	\$23.00
491	ARTCO—Fleeting Camanche	\$24.00	\$24.00
492	Cassville Terminal	\$24.00	\$24.00
493	Clinton Dock—ARTCO	\$25.00	\$25.00
494	Clinton Municipal Dock—ARTCO	\$25.00	\$25.00
495	Reidy Terminal	\$25.00	\$25.00
496	Reidy Terminal—ARTCO	\$24.00	\$24.00
497	St. Louis Non-Supervisory	\$24.00	\$24.00
498	Winona ARTCO Fleeting—Hourly	\$24.00	\$24.00
499	Winona Barge Fleet ARTCO	\$24.00	\$24.00
500	Decatur Blend Plant	\$25.00	\$25.00
501	Decatur N 48 Hwy Whse—Protein	\$25.00	\$25.00
502	Decatur Spec Food Whse	\$25.00	\$25.00
503	La Belle Elevator	\$30.00	\$30.00
506	Valdosta Refinery—Sybn	\$25.00	\$25.00
507	St. Louis—ADM Grain	\$26.00	\$26.00
509	Velva Biodiesel Specialty Oils	\$28.00	\$28.00
510	Velva Edible Oil Refinery	\$28.00	\$28.00
511	Quincy Soybean Plant	\$30.00	\$30.00
512	Quincy Soybean Refinery	\$31.00	\$31.00
513	New Cambria Elevator—Grain	\$23.00	\$23.00
514	Cedar Rapids Dry Mill	\$42.00	\$42.00
515	Decatur East Plant	\$39.00	\$39.00
516	Decatur Corn Plant	\$39.00	\$39.00
517	Nokomis Flour Mill	\$36.00	\$36.00

¹² All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix		Benefit Level		Date of Cash Balance Formula ¹³
		2013	2014	
518	Atkinson Flour Mill	\$36.00	\$36.00	
520	ADM Trucking-Decatur	\$37.00	\$37.00	
521	AMA ARTCO Condo HRLY	\$26.00	\$26.00	
522	Chattanooga Twtnr Term	\$36.00	\$36.00	
523	Chattanooga TN Trkg	\$36.00	\$36.00	
524	Portland Trucking	\$36.00	\$36.00	

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Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Credited Service

Schedule B

Compensated Hours	Credited Service
1,800 or more	1.00
1,300–1,799	0.75
750–1,299	0.50
Less than 750	0.00

Schedule C

Compensated Hours	Credited Service
1,800 or more	1.00
1,600–1,799	0.9
1,400–1,599	0.8
1,200–1,399	0.7
1,000–1,199	0.6
800–999	0.4
600–799	0.3
400–599	0.2
200–399	0.1
Less than 200	0.0

Schedule D

Compensated Hours	Credited Service
1,500 or more	1.00
1,350–1,499	0.9
1,200–1,349	0.8
1,050–1,199	0.7
900–1,049	0.6
750–899	0.5
600–749	0.4
450–599	0.3
300–449	0.2
150–299	0.1
Less than 150	0.0

Schedule SB Attachment (Form 5500)—2014 Plan Year
 ADM Pension Plan for Hourly-Wage Employees
 EIN: 41-0129150 PN: 003

Schedule H

Compensated Hours	Credited Service
1,400 or more	1.0
1,267–1,399	0.9
1,134–1,266	0.8
1,000–1,133	0.7
867–999	0.6
734–866	0.5
600–733	0.4
467–599	0.3
334–466	0.2
200–333	0.1
Less than 200	0.0

Schedule I

Compensated Hours	Credited Service
1,700 or more	1.0
1,530–1,699	0.9
1,360–1,529	0.8
1,190–1,359	0.7
1,020–1,189	0.6
850–1,019	0.5
680–849	0.4
510–679	0.3
340–509	0.2
170–339	0.1
Less than 170	0.0

Note that for purposes of determining Social Security, career earnings, and early retirement eligibility, credited service equals completed months of service.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Former ADM-AFGM Retirement Plan

Effective Date	September 1, 1957. Amended and restated effective January 1, 1989 (most recent amendment January 1, 2009).
Eligibility for Participation	Employees of the Company who are represented by the American Federation of Grain Millers (AFL-CIO).
Eligibility for Benefits	
Normal	Age 65
Early	Age 55 and 10 years of continuous service
Disability	Any age after completion of 10 years of continuous service
Deferred Vested	Any age after completion of five years of continuous service
Preretirement Surviving Spouse	Upon death of employee who was married for at least one year and was eligible for a deferred vested benefit.
Amount of Benefits	
Normal	A monthly amount for life of benefit rate times the years of credited service.
Early	The normal benefit reduced by $\frac{1}{3}$ of 1% for each month by which early retirement precedes age 62.
Disability	The normal benefit accrued to date of disability with a minimum per month which varies by location. Benefit payments commence when eligible for Social Security and continue as long as the employee is totally and permanently disabled.
Deferred Vested	The normal benefit accrued to date of termination, payable at age 65. If 10 years of service have been completed, the benefit is reduced $\frac{1}{3}$ of 1% per month if payments commence after age 55 but before age 65.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Preretirement Surviving Spouse Annuity

Death While Active and Before
Eligible for Early Retirement

One-half of the benefit the deceased participant would have received if he had retired the day before his death and elected the qualified joint and survivor option payable immediately to surviving spouse for life. The reduction for early commencement cannot exceed 48%.

Death While Active and After
Eligible for Early Retirement

The benefit amount is determined as if the employee had retired immediately preceding his death and had elected the normal form of payment. The benefit is payable for the surviving spouse's lifetime.

Death While Inactive and
Before Benefit Commencement

50% of the amount the deceased participant would have been entitled to receive if the employee had retired if over 55 or survived to age 55 and then retired the day before death and chose the qualified joint and survivor annuity. The benefit is payable to the spouse for life and may commence no earlier than the participant's attainment of age 55.

Forms of Payment

Normal Form

Without Spouse

Life annuity

With Spouse

Already reduced accrued benefit payable for employee's life, with 50% of such reduced amount payable during spouse's remaining lifetime following employee's death.

Optional Form

If employee cancels normal form with spouse, the accrued benefit is not reduced and no benefit is payable to the spouse following the employee's death. 100% joint and survivor annuity, 75% joint and survivor annuity, and Social Security level income option are also available.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Credited Service

Compensated Hours	Credited Service
1,500 or more	1.0
1,350–1,499	0.9
1,200–1,349	0.8
1,050–1,199	0.7
900–1,049	0.6
750–899	0.5
600–749	0.4
450–599	0.3
300–449	0.2
150–299	0.1
Less than 150	0.0

In addition, disabled employees are credited with sick bank hours after 30 days in a plan year at the rate of eight hours a day up to a maximum of 1,500 hours, for periods of disability after September 1, 1975.

Participating Units

Appendix	Unit	Company	Location
1	Decatur East & Com	10	164, 180
2	North Kansas City Flour	30	372
3	Nokomis Flour Mill	30	316
4	Atkinson Flour Mill	30	311
5	Galesburg	10	207
7	ADM Trucking—Decatur	62	148

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Former Golden Peanut Pension Plan—Hourly Employees Only

Provisions Through December 31, 2011	The following plan provisions apply for benefits accrued by Golden Peanut Hourly participants through December 31, 2011. After December 31, 2011, benefits are accrued under the hourly cash balance formula.
Effective Date	Established July 1, 1947 as the Cotton Producers Association Plan. Effective May 1, 2013, the Golden Peanut Pension Plan was spun-off. Most recent restatement effective January 1, 2008.
Eligibility for Participation	Each employee becomes a participant on the first day of the next month following attainment of age 21 and the completion of one year of service.
Eligibility for Benefits	
Normal	Age 65
Early	Age 55
Disability	Any age after completion of five years of continuous service
Deferred Vested	Age 55 or any age after completion of five years of continuous service
Preretirement Surviving Spouse	Upon death of employee who was married for at least one year and was eligible for a deferred vested benefit.
Amount of Benefits	
Normal	A monthly amount for life of \$11.00 times the years of credited service. The minimum monthly amount is \$36.00.
Early	The normal benefit reduced by $\frac{1}{3}$ of 1% for each month by which early retirement precedes age 65. If an employee's age plus 90-point service totals 90 or more, the benefit is unreduced.
Disability	The normal benefit at date of disability, with credited service continuing to accrue while disabled. The benefit payments commence when eligible for Social Security and continue as long as the employee is totally and permanently disabled.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Deferred Vested	The normal benefit accrued to date of termination, payable at the later of date of termination or age 55. If terminated at age 55 or older, the benefit is reduced $\frac{1}{3}$ of 1% per month if payments commence after age 55 but before age 65. If terminated prior to age 55, the benefit is actuarially reduced.
Preretirement Surviving Spouse Annuity	One-half of the benefit the deceased participant would have received if he had retired the day before his death and elected the qualified joint and survivor option payable immediately to surviving spouse for life.
Forms of Payment	
Normal Form	
Without Spouse	Life annuity
With Spouse	Already reduced accrued benefit payable for employee's life, with 50% of such reduced amount payable during spouse's remaining lifetime following employee's death.
Optional Form	If employee cancels normal form with spouse, the accrued benefit is not reduced and no benefit is payable to the spouse following the employee's death. 75% joint and survivor annuity, Life annuity with 120 monthly payments guaranteed, one time lump sum payment and Social Security level income option are also available.
Credited Service	Each year of service with proportionate allowance for fractional years after meeting the eligibility requirements.

Plan Changes Since the Prior Year

The January 1, 2014 funding and accounting valuations reflect the following plan changes:

- The legislated section 401(a)(17) recognizable pay limit increased from \$255,000 for 2013 to \$260,000 for 2014.
- The legislated section 415 dollar limit for defined benefit plans increased from \$205,000 for 2013 to \$210,000 for 2014.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 24—Change in Actuarial Assumptions

- The cash balance interest crediting rate was updated from 2.90% (October 2012 30-year Treasury rate) to 3.68% (October 2013 30-year Treasury rate).

These changes were made to better reflect the anticipated plan experience. The funding assumption changes did not reduce the funding shortfall more than the thresholds stated in Internal Revenue Code Section 430(h)(5), so approval of the Commissioner is not required.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2014

Number of Participants, Average Compensation and Average Cash Balance Account

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25	261	287	19							
	\$39,798	\$47,028								
	\$299	\$1,680								
25-29	244	480	235	6						
	\$40,583	\$48,964	\$54,473							
	\$380	\$2,233	\$224							
30-34	151	386	282	117	6					
	\$39,957	\$50,823	\$55,539	\$57,471						
	\$374	\$2,499	\$380	\$12						
35-39	128	279	242	197	83	1				
	\$39,481	\$50,462	\$54,565	\$58,591	\$58,580					
	\$383	\$2,731	\$391	\$56	\$57					
40-44	86	285	204	223	130	40				
	\$40,816	\$48,921	\$55,762	\$58,576	\$61,918	\$62,216				
	\$432	\$3,271	\$392	\$25	\$0	\$0				
45-49	79	290	245	215	154	69	32		1	
	\$38,119	\$48,360	\$54,879	\$57,069	\$56,869	\$58,357	\$57,459			
	\$414	\$3,816	\$757	\$11	\$1	\$0	\$0			
50-54	75	260	191	246	171	110	71	44	10	
	\$38,959	\$47,163	\$53,764	\$56,750	\$56,971	\$58,497	\$57,428	\$58,394		
	\$496	\$4,808	\$681	\$68	\$39	\$0	\$0	\$0		
55-59	46	196	175	197	170	92	76	80	64	6
	\$43,778	\$47,371	\$53,065	\$52,818	\$53,621	\$51,946	\$56,734	\$58,934	\$57,185	
	\$637	\$6,932	\$1,120	\$202	\$68	\$11	\$44	\$0	\$0	
60-64	12	94	97	115	83	70	51	44	32	29
		\$42,740	\$51,931	\$53,034	\$50,759	\$54,770	\$48,742	\$59,794	\$53,183	\$55,512
		\$12,177	\$311	\$623	\$61	\$35	\$0	\$0	\$0	\$0
65-69	2	26	21	27	24	17	7	5	4	6
		\$42,293	\$51,391	\$49,354	\$53,957					
		\$11,868	\$2,387	\$262	\$482					
70+	2	11	3	8	7	2	2	1		

N-8,539

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	\$ 9,623,529	January 1, 2014	7	\$ 1,610,584

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2014**This Form is Open to Public
Inspection**For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014▶ **Round off amounts to nearest dollar.**▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan ADM Pension Plan for Hourly-Wage Employees	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Archer Daniels Midland Company	D Employer Identification Number (EIN) 41-0129150
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information

1 Enter the valuation date: Month <u>1</u> Day <u>1</u> Year <u>2014</u>			
2 Assets:			
a Market value	2a	430,816,685	
b Actuarial value	2b	407,483,380	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	3,850	173,045,911	173,045,911
b For terminated vested participants.....	1,623	29,498,912	29,498,912
c For active participants.....	8,539	149,501,756	151,949,745
d Total.....	14,012	352,046,579	354,494,568
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	6.54 %	
6 Target normal cost	6	9,978,660	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>Joshua Michael Butler gmb</u> Signature of actuary	<u>09/22/2015</u> Date
	<u>Joshua Michael Butler</u> Type or print name of actuary	<u>14-07409</u> Most recent enrollment number
	<u>Hewitt Associates LLC</u> Firm name	<u>(312) 381-4800</u> Telephone number (including area code)
	<u>200 East Randolph Street</u> <u>Chicago IL 60601</u> Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2014
v. 140124

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	14,187,719	51,222,421
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	9,764,618	0
9 Amount remaining (line 7 minus line 8)	4,423,101	51,222,421
10 Interest on line 9 using prior year's actual return of <u>12.52%</u>	553772	6413047
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.73%</u>		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections		
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	4,976,873	57635468

Part III Funding Percentages

14 Funding target attainment percentage	14	97.28 %
15 Adjusted funding target attainment percentage	15	114.94 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	99.95 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
08/31/2015	30,650,000				
Totals ▶			18(b)	30,650,000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	27,585,223

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):												
a Target normal cost (line 6).....	31a	9,978,660										
b Excess assets, if applicable, but not greater than line 31a	31b	0										
32 Amortization installments:	<table border="1"> <thead> <tr> <th></th> <th>Outstanding Balance</th> <th>Installment</th> </tr> </thead> <tbody> <tr> <td>a Net shortfall amortization installment</td> <td>9,623,529</td> <td>1,610,584</td> </tr> <tr> <td>b Waiver amortization installment.....</td> <td>0</td> <td>0</td> </tr> </tbody> </table>				Outstanding Balance	Installment	a Net shortfall amortization installment	9,623,529	1,610,584	b Waiver amortization installment.....	0	0
	Outstanding Balance	Installment										
a Net shortfall amortization installment	9,623,529	1,610,584										
b Waiver amortization installment.....	0	0										
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33											
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)...	34	11,589,244										
		Carryover balance	Prefunding balance									
35 Balances elected for use to offset funding requirement.....		4,976,873	5,374,819									
36 Additional cash requirement (line 34 minus line 35)	36	1,237,552										
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	27,585,223										
38 Present value of excess contributions for current year (see instructions)												
a Total (excess, if any, of line 37 over line 36)	38a	26,347,671										
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	10,351,692										
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0										
40 Unpaid minimum required contributions for all years	40	0										

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 19—Discounted Employer Contributions
Year applied for contributions: 2014

Date	Amount	Days to Discount to 1/1/2014 at 6.54%	Interest Adjusted Contribution
August 31, 2015	30,650,000	607	27,585,223

Total Contribution	\$30,650,000		\$27,585,223
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Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	4.00%	1.0000	2.22
56.5	4.00%	0.9600	2.17
57.5	4.00%	0.9216	2.12
58.5	4.00%	0.8847	2.07
59.5	4.00%	0.8493	2.02
60.5	7.00%	0.8154	3.45
61.5	15.00%	0.7583	7.00
62.5	25.00%	0.6446	10.07
63.5	20.00%	0.4834	6.14
64.5	20.00%	0.3867	4.99
65.5	35.00%	0.3094	7.09
66.5	25.00%	0.2011	3.34
67.5	30.00%	0.1508	3.05
68.5	30.00%	0.1056	2.17
69.5	30.00%	0.0739	1.54
70	100.00%	0.0517	3.62
Weighted Average			63.06

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 24—Change in Actuarial Assumptions

- The cash balance interest crediting rate was updated from 2.90% (October 2012 30-year Treasury rate) to 3.68% (October 2013 30-year Treasury rate).

These changes were made to better reflect the anticipated plan experience. The funding assumption changes did not reduce the funding shortfall more than the thresholds stated in Internal Revenue Code Section 430(h)(5), so approval of the Commissioner is not required.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Actuarial Assumptions and Methods

For ERISA Requirements

Interest Rates for Minimum Funding Purposes

Based on segment rates with a four-month lookback (as of September 2013), each adjusted as needed to fall within the 25-year average interest rate corridor under HATFA

1st Segment Rate	4.99%
2nd Segment Rate	6.32%
3rd Segment Rate	6.99%

Interest Rates for Maximum Tax Purposes

Based on segment rates with a four-month lookback (as of September 2013), without regard to interest rate stabilization

1st Segment Rate	1.37%
2nd Segment Rate	4.05%
3rd Segment Rate	5.06%

Salary Increases

Minimum Funding Target Normal Cost	See Table 1
Maximum Tax Expected Benefit Increase	See Table 1

Cash Balance Interest Crediting Rate	3.68%
--------------------------------------	-------

Cash Balance Annuity Conversion Rate	N/A
--------------------------------------	-----

Optional Payment Form Election Percentage	Traditional Plan participants: Single Participants: 100% life annuity
---	--

Married Participants: 30% life annuity, 30% joint and 50% survivor annuity, 40% joint and 100% survivor annuity

Cash Balance participants:
100% lump sum

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

For ERISA Requirements

Retirement Age

Active Participants

See Table 2

Terminated Vested Participants

Age 60

Mortality Rates

Healthy

2014 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)

Disabled

Revenue Ruling 96-7 mortality table for disability after December 31, 1994

Withdrawal Rates

See Table 3

Disability Rates

See Table 4

Decrement Timing

Middle of year decrements, with 100% retirement occurring at beginning of year

Surviving Spouse Benefit

It is assumed that 80% of males and 80% of females have an eligible spouse, and that males are two years older than their spouses.

Valuation Compensation

2013 Pensionable earnings rolled forward one year with the salary increase assumption

Benefit and Compensation Limits

Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$210,000 and the IRC section 401(a)(17) compensation limit of \$260,000.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

For ERISA Requirements

Valuation of Plan Assets

Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.

A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).

Expected Return on Assets

2012 Plan Year

8.00%, limited to 7.52%

2013 Plan Year

8.00%, limited to 7.16%

Trust Expenses Included in Target Normal Cost

None

Actuarial Method

Standard unit credit cost method

Valuation Date

January 1, 2014

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
15	14.50%	45	3.50%
16	14.50%	46	3.50%
17	14.50%	47	3.50%
18	14.50%	48	3.50%
19	14.50%	49	3.50%
20	14.50%	50+	3.00%
21	14.50%		
22	14.50%		
23	14.50%		
24	14.50%		
25	7.00%		
26	7.00%		
27	7.00%		
28	7.00%		
29	7.00%		
30	5.50%		
31	5.50%		
32	5.50%		
33	5.50%		
34	5.50%		
35	4.50%		
36	4.50%		
37	4.50%		
38	4.50%		
39	4.50%		
40	3.50%		
41	3.50%		
42	3.50%		
43	3.50%		
44	3.50%		

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 2

Retirement Rates

The average retirement age shown has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	4.00%	1.0000	2.22
56.5	4.00%	0.9600	2.17
57.5	4.00%	0.9216	2.12
58.5	4.00%	0.8847	2.07
59.5	4.00%	0.8493	2.02
60.5	7.00%	0.8154	3.45
61.5	15.00%	0.7583	7.00
62.5	25.00%	0.6446	10.07
63.5	20.00%	0.4834	6.14
64.5	20.00%	0.3867	4.99
65.5	35.00%	0.3094	7.09
66.5	25.00%	0.2011	3.34
67.5	30.00%	0.1508	3.05
68.5	30.00%	0.1056	2.17
69.5	30.00%	0.0739	1.54
70	100.00%	0.0517	3.62
Weighted Average			63.06

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 3—Page 1 of 2

Withdrawal Rates

Age	Years of Service			
	0	1	2	3+
15	59.56%	36.98%	26.64%	22.12%
16	56.68%	36.14%	25.82%	21.06%
17	53.80%	35.30%	25.00%	20.00%
18	50.92%	34.46%	24.18%	18.94%
19	48.04%	33.62%	23.36%	17.88%
20	45.16%	32.78%	22.54%	16.82%
21	42.28%	31.94%	21.72%	15.76%
22	39.40%	31.10%	20.90%	14.70%
23	38.72%	29.90%	20.64%	14.14%
24	38.04%	28.70%	20.38%	13.58%
25	37.36%	27.50%	20.12%	13.02%
26	36.68%	26.30%	19.86%	12.46%
27	36.00%	25.10%	19.60%	11.90%
28	35.60%	24.68%	18.70%	11.46%
29	35.20%	24.26%	17.80%	11.02%
30	34.80%	23.84%	16.90%	10.58%
31	34.40%	23.42%	16.00%	10.14%
32	34.00%	23.00%	15.10%	9.70%
33	33.00%	22.80%	14.76%	9.36%
34	32.00%	22.60%	14.42%	9.02%
35	31.00%	22.40%	14.08%	8.68%
36	30.00%	22.20%	13.74%	8.34%
37	29.00%	22.00%	13.40%	8.00%
38	28.08%	21.78%	13.32%	7.90%
39	27.16%	21.56%	13.24%	7.80%
40	26.24%	21.34%	13.16%	7.70%
41	25.32%	21.12%	13.08%	7.60%
42	24.40%	20.90%	13.00%	7.50%
43	24.12%	20.72%	12.98%	7.38%
44	23.84%	20.54%	12.96%	7.26%

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 3—Page 2 of 2

Withdrawal Rates

Age	Years of Service			
	0	1	2	3+
45	23.56%	20.36%	12.94%	7.14%
46	23.28%	20.18%	12.92%	7.02%
47	23.00%	20.00%	12.90%	6.90%
48	22.60%	19.60%	12.70%	6.60%
49	22.20%	19.20%	12.50%	6.30%
50	21.80%	18.80%	12.30%	6.00%
51	21.40%	18.40%	12.10%	5.70%
52	21.00%	18.00%	11.90%	5.40%
53	20.60%	17.60%	11.70%	5.10%
54	20.20%	17.20%	11.50%	4.80%
55	20.20%	17.20%	11.50%	4.80%
56	20.20%	17.20%	11.50%	4.80%
57	20.20%	17.20%	11.50%	4.80%
58	20.20%	17.20%	11.50%	4.80%
59	20.20%	17.20%	11.50%	4.80%
60	20.20%	17.20%	11.50%	4.80%
61	20.20%	17.20%	11.50%	4.80%
62	20.20%	17.20%	11.50%	4.80%
63	20.20%	17.20%	11.50%	4.80%
64	20.20%	17.20%	11.50%	4.80%
65+	0.00%	0.00%	0.00%	0.00%

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Table 4

Disability Rates

Age	Male	Female	Age	Male	Female
15	0.015%	0.015%	45	0.080%	0.120%
16	0.015%	0.015%	46	0.090%	0.135%
17	0.015%	0.015%	47	0.105%	0.150%
18	0.015%	0.015%	48	0.125%	0.165%
19	0.015%	0.015%	49	0.140%	0.180%
20	0.015%	0.015%	50	0.165%	0.200%
21	0.015%	0.015%	51	0.195%	0.220%
22	0.015%	0.015%	52	0.230%	0.245%
23	0.015%	0.015%	53	0.265%	0.270%
24	0.015%	0.015%	54	0.305%	0.295%
25	0.015%	0.015%	55	0.345%	0.320%
26	0.015%	0.015%	56	0.385%	0.345%
27	0.015%	0.015%	57	0.430%	0.370%
28	0.015%	0.020%	58	0.475%	0.400%
29	0.015%	0.020%	59	0.525%	0.425%
30	0.015%	0.020%	60	0.575%	0.450%
31	0.015%	0.025%	61	0.630%	0.480%
32	0.015%	0.025%	62	0.690%	0.505%
33	0.015%	0.030%	63	0.755%	0.525%
34	0.015%	0.030%	64	0.820%	0.545%
35	0.020%	0.035%	65+	0.000%	0.000%
36	0.020%	0.040%			
37	0.025%	0.045%			
38	0.030%	0.050%			
39	0.035%	0.060%			
40	0.040%	0.065%			
41	0.045%	0.075%			
42	0.050%	0.085%			
43	0.060%	0.095%			
44	0.070%	0.110%			

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, Part V—Summary of Plan Provisions

History of Plan

A separate pension plan for ADM hourly employees was first established effective September 1, 1952. Effective September 1, 1957, a separate plan for employees represented by the American Federation of Grain Millers was established and the Hourly Trust Fund assets were allocated between the continuing hourly plan and the Grain Miller Plan.

The hourly plan provided for monthly benefits upon retirement of \$2.50 for each year of service. At various dates between September 1, 1963, and December 31, 1976, the plan provisions for those employee units (locations) represented by a union have been modified by the addition of an appendix to the plan specifying those provisions for the employee unit that differ from the corresponding provisions of the basic plan.

Effective January 1, 1968, the basic plan was amended and restated. The benefit rate was increased to \$3.00 for each year of service. The concept of modification of provisions via an appendix was maintained.

Effective January 1, 1973, the basic plan was amended for those employee units not covered by a separate appendix. The amendment included the following changes: the benefit rate increased to \$6.00 for each year of service; the minimum disability benefit increased to \$100.00 and the maximum disability benefit of \$100.00 was deleted; eligibility provisions for vesting were liberalized; and reduction factors for early commencement of benefits were liberalized.

Effective January 1, 1976, the basic plan was amended to comply with the Employee Retirement Income Security Act of 1974 (ERISA). These changes included providing for 100% vesting after ten or more years of service, and the introduction of a preretirement surviving spouse's benefit. In addition, the benefit rate of the basic plan was increased to \$8.00.

Effective January 1, 1983, the North Kansas City, Red Wing, Winona and Atkinson plans were merged into the General Hourly Plan.

Effective August 1984, preretirement death benefit coverage was extended to active vested employees on an employer paid basis and to terminated vested employees on an employee paid basis.

Effective January 1, 1989, in accordance with the Tax Reform Act of 1986, a 5-year cliff vesting schedule was adopted.

Effective December 15, 1990, the Pfizer plan was merged into the General Hourly Plan. Benefits for former Pfizer employees continued under Pfizer plan provisions. As of January 1, 1993, the future benefit rate for these employees was frozen at the rate equal to the accrued benefit divided by credited service.

Effective December 31, 1993, the Supreme Sugar, Cedar Rapids, St. Charles, and Fleischmann Hourly plans were merged into the General Hourly Plan.

Effective December 31, 1995, the Premiere and Jackson Hourly plans were merged into the General Hourly Plan.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Effective September 30, 1996, Southern Cellulose hourly employees were merged into the General Hourly Plan.

Effective February 28, 1997, Grace Cocoa employees from Plan H (Merkens) and Ambrosia were merged into the General Hourly Plan.

Effective May 31, 1997, Benson-Quinn hourly employees were merged into the General Hourly Plan.

Effective October 1, 1997, participation was extended to former ED&F Man employees. Benefits for these participants will be based on a final average pay formula.

Effective February 1, 1998, participation was extended to former Countrymark employees. Benefits for these participants will be calculated based on a cash balance formula.

Effective December 31, 1999, the Moorman Manufacturing Company hourly employees merged into this plan.

Effective January 1, 2000, ADM unpurchased annuities previously purchased from an insurance carrier for former Moorman employees and will now pay these benefits from this plan.

Effective December 31, 2001, the Consolidated Nutrition hourly employees were merged into the plan.

Effective September 30, 2002, the Minnesota Corn Processing employees were acquired.

Effective January 1, 2009, new hires on or after January 1, 2009 in certain locations (date may vary by location and union) are eligible for the cash balance formula. All other employees continue to have benefit calculated under the traditional formula.

Effective December 31, 2011, the Grain Miller Plan was merged into the General Hourly Plan. Benefits for former Grain Miller plan participants continued under Grain Miller plan provisions. Also, effective December 31, 2011, hourly employees of the Golden Peanut Pension Plan were merged into the General Hourly Plan. Benefits for former hourly Golden Peanut plan participants will be calculated under the General Hourly Plan's cash balance formula.

See separate binder of specific provisions by appendix of the current plan provisions.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Summary of Plan Provisions

Effective Date	September 1, 1952, revised September 1, 1957. Amended and restated effective January 1, 1998 (most recent amendment January 1, 2009).
Eligibility for Participation	Employees of a participating employer who are paid on an hourly rate basis, provided that an employee in a bargaining unit shall become a participant only if the plan is approved by the union. Effective January 1, 2009, the cash balance formula will apply to the following participants: <ol style="list-style-type: none">1. Any eligible employee hired on or after January 1, 2009 (date may vary by location and union);2. The cash balance formula has been approved by the union.
Eligibility for Benefits (Traditional Formula)	
Normal	Age 65
Early	Ages 55 and 10 years of continuous service
Disability	Any age after completion of 10 years of continuous service
Deferred Vested	Any age after completion of five years of continuous service
Preretirement Surviving Spouse	Upon death of employee who was married for at least one year and was eligible for a deferred vested benefit.
Eligibility for Benefits (Cash Balance Formula)	
Normal	Age 65
Deferred Vested	Any age after completion of three years of continuous service
Preretirement Surviving Spouse	Upon death of employee who was eligible for a deferred vested benefit.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Amount of Benefits (Traditional Formula)

Normal

A monthly amount for life as set forth in each appendix.

Early

The normal benefit reduced by $\frac{1}{3}$ of 1% for each month by which early retirement precedes age 65, unless as specified in appendix.

Disability

A monthly amount for life as set forth in each appendix. Benefit payments commence when eligible for Social Security and continue as long as the employee is totally and permanently disabled.

Deferred Vested

The normal benefit accrued to date of termination, payable at age 65. If 10 years of service have been completed, the benefit is reduced $\frac{1}{3}$ of 1% per month if payments commence after age 55 but before age 65, unless as specified in appendix.

Preretirement Surviving Spouse Annuity

Death While Active and Before
Eligible for Early Retirement

50% of the benefit the deceased participant would have received if he had terminated on date of his death, survived to age 55 and retired electing the qualified joint and survivor annuity payable for the surviving spouse's lifetime.

Death While Active and After
Eligible for Early Retirement

The benefit amount is determined as if the employee had retired immediately preceding his death and had elected the normal form of payment. The benefit is payable for the surviving spouse's lifetime.

Death While Inactive and
Before Benefit Commencement

50% of the amount the deceased participant would have been entitled to receive if the employee had retired if over 55 or survived to age 55 and then retired the day before death and chose the qualified joint and survivor annuity. This benefit is payable to the spouse for life and may commence no earlier than the participant's attainment of age 55.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Amount of Benefits (Cash Balance Formula)

Initial Cash Balance Account Balance \$0.00.

Pay Credits

The cash balance account will be credited with an amount equal to the applicable percentage based the employees points as of the last day of the plan year (see table below) multiplied by compensation.

Points	Percentage
Less than 40	2.00%
At least 40 but less than 50	2.25%
At least 50 but less than 60	2.50%
At least 60 but less than 70	3.00%
At least 70 but less than 80	3.50%
80 or more	4.00%

Interest Credits

The employee's account shall be credited with interest, based on the beginning of year balance, which is added to the account balance at the end of the year. The credited interest rate is equal to the greater of the average annual interest rate on 30-year Treasury rate for third month prior to the beginning of the plan year or 1.95%.

Death Benefit for Vested Employees

Lump sum or actuarially equivalent life annuity paid to spouse or certified domestic partner. Lump sum for all other beneficiaries.

Forms of Payment

Normal Form

Without Spouse

Life annuity

With Spouse

Actuarially reduced accrued benefit payable for employee's life, with 50% of such reduced amount payable during spouse's remaining lifetime following employee's death.

Optional Forms

Life annuity; 100%, 75%, and 50% joint and survivor. For cash balance formula employees, a single lump-sum payment in addition to the other optional forms listed.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Summary of Benefit Rates Reflected in Actuarial Valuation

Former General Hourly

Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2013	2014	
001 Elizabeth Plant	Closed	Closed	
002 Decatur West	\$38.00	\$38.00	5/1/2010
003 Fredonia	Closed	Closed	
004 Lincoln Soybean	\$35.00	\$35.00	10/1/2009
005 Minneapolis Soo Elevator	Closed	Closed	
006 Memphis Grain Elevator	\$24.00	\$24.00	8/1/2010
007 Burlington	Closed	Closed	
008 Alton	Closed	Closed	
009 Mankato	\$33.00	\$33.00	6/1/2009
011 Red Wing—Grain Millers	\$31.00	\$31.00	7/1/2011
012 Red Wing—Operating Engineers	Closed	Closed	
013 Granite City	Closed	Closed	
014 Destrehan	Closed	Closed	
015 LaSalle	\$26.00	\$26.00	4/1/2009
016 Arkansas City West Plant	\$31.00	\$31.00	
017 Growmark River Systems, Inc.	\$23.00	\$23.00	
018 Monroe Elevator	Closed	Closed	
020 ARTCO	\$24.00	\$24.00	
021 New Braunfels	\$22.00	\$22.00	5/1/2011
022 Hudson Milling	\$31.50	\$31.50	1/1/2010
024 Little Rock	Closed	Closed	
025 Cordele	Closed	Closed	
026 Natchitoches	Closed	Closed	
028 Greenville	Closed	Closed	
029 Growmark River Systems, Inc.	Closed	Closed	
031 Cheswick	Closed	Closed	
032 Wolcott	\$26.00	\$26.00	
033 Augusta	Closed	Closed	
034 Montgomery	Closed	Closed	
035 Memphis Oilseed	\$28.00	\$28.00	2/1/2011
036 North Little Rock	Closed	Closed	
037 Los Angeles	\$33.00	\$33.00	7/1/2011
038 Portland	Closed	Closed	
039 Spokane Flour Mill	\$33.00	\$33.00	3/1/2011
040 Plains	Closed	Closed	

¹ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash
	2013	2014	Balance Formula ²
041 Clarksdale	Closed	Closed	
042 Wyndotte	Closed	Closed	
043 Spokane Mix Plant	\$30.00	\$30.00	12/1/2010
044 Quannah	Closed	Closed	
045 Lubbock	\$20.00	\$20.00	
046 Sweetwater	Closed	Closed	
047 Lakeville—New York Corn Sweeteners	\$28.00	\$28.00	
048 Spokane Office	Closed	Closed	
049 Columbian Peanut	Closed	Closed	
050 Montezuma Corn Sweeteners	\$31.00	\$31.00	
051 Macon	Closed	Closed	
052 Peoria Alcohol	\$37.00	\$37.00	11/1/2009
054 Kershaw	\$26.00	\$26.00	
055 Byromville, Oglethorpe, DeSoto	Closed	Closed	
060 Corn Sweetener Locations	Closed	Closed	
061 ADM Trucking	\$36.00	\$36.00	8/1/2009
062 Aulander	Closed	Closed	
065 Ozark Shelling	Closed	Closed	
066 Ozark Star	Closed	Closed	
067 Clinton Construction	\$39.00	\$39.00	
068 Steger	Closed	Closed	
070 Peoria Riverside	\$25.00	\$25.00	
071 Cheney Milling	\$33.00	\$33.00	5/1/2010
072 Southern Cotton Oil	\$21.00	\$21.00	
073 Bushnell	\$28.00	\$28.00	
074 Clinton Corn Processing	\$41.00	\$41.00	
075 Buhler & Inman	Closed	Closed	
076 Mexico	\$28.00	\$28.00	
077 Fostoria	\$32.00	\$32.00	3/1/2009
078 Frankfort	\$32.00	\$32.00	1/1/2009
079 Des Moines Soybean	\$30.00	\$30.00	3/1/2010
080 Champaign	Closed	Closed	
081 Carthage	\$31.00	\$31.00	6/1/2009
082 DeLeon, Durant, Carnegie	Closed	Closed	
083 Des Moines Refinery	\$32.00	\$32.00	
084 Plainview	\$24.00	\$24.00	
085 AMA	\$28.00	\$28.00	

² All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ³
	2013	2014	
086 Growmark River Systems, Inc.—St. Louis	\$26.00	\$25.00	5/1/2011
087 ADM Mason Shop	Closed	Closed	
088 Olathe	Closed	Closed	
089 Havana, IL	\$26.00	\$26.00	2/1/2009
090 Lacon	\$25.00	\$25.00	5/1/2009
091 Hennepin	Closed	Closed	
092 Decatur Co-Generation	\$37.00	\$37.00	3/31/2011
093 Decatur Reconstruction	\$36.00	\$36.00	
094 Milwaukee Milling	Closed	Closed	
095 Taylorville	Closed	Closed	
096 Roberts Rice	Closed	Closed	
098 Valdosta Soybean	\$23.00	\$23.00	1/1/2009
099 Minneapolis/ADM Grain	Closed	Closed	
100 Manitowac	Closed	Closed	
101 West Milwaukee Malting	Closed	Closed	
102 Des Moines Co-Generation	\$33.00	\$33.00	
103 Lincoln Food	Closed	Closed	
104 Lincoln Flour	\$35.00	\$35.00	10/1/2011
105 Lincoln Feed	Closed	Closed	
106 Salina Econo-Flo	\$35.00	\$35.00	
107 Salina Western Star	\$35.00	\$35.00	1/1/2009
108 Dodge City	\$35.00	\$35.00	1/1/2009
109 Crowley Rice Mill	Closed	Closed	
111 Cedar Rapids Co—Generation	\$42.00	\$42.00	
113 Abilene	\$34.00	\$34.00	9/1/2009
114 Decatur ADM Mechanical	\$37.00	\$37.00	
115 Tulane Switch Boat	Closed	Closed	
116 Velva	\$28.00	\$28.00	
117 Fremont Soybean	\$34.00	\$34.00	10/1/2009
119 Hudson Trucking	Closed	Closed	
120 Beech Grove	\$33.00	\$33.00	7/1/2010
122 Charlotte—Flour Mill	\$30.00	\$30.00	11/1/2009
123 Charlotte—Trucking	\$30.00	\$30.00	4/1/2010
124 Decatur Food Ingredient/Decatur Harvest Burger	\$36.00	\$36.00	11/1/2011
125 Mt. Vernon—Milling	\$33.00	\$33.00	1/1/2010
126 North Kansas City Soybean	Closed	Closed	
127 Des Moines Milling	Closed	Closed	

³ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁴
	2013	2014	
128 Havana Barge Terminal	Closed	Closed	
130 Collingwood Grain	\$23.00	\$23.00	
131 Decatur BioProducts	\$38.00	\$38.00	
132 Chicago Flour	\$31.00	\$31.00	1/1/2009
133 Specialty Grains Plant	Closed	Closed	
134 Tulane/Tulane Fleeting	Closed	Closed	
135 Lincoln Reconstruction	\$32.00	\$32.00	
136 Levelland	Closed	Closed	
137 Chattanooga Refinery	Closed	Closed	
138 Camp Hill	\$34.00	\$34.00	2/1/2009
140 Southport	\$36.00	\$36.00	
142 Madera	Closed	Closed	
144 Muleshoe	Closed	Closed	
146 Peoria Marine Service—Deckhands	Closed	Closed	
147 Reidy Terminal	Closed	Closed	
148 Cassville Terminal	\$24.00	\$24.00	
149 ARTCO Fleeting Services	Closed	Closed	
150 New Orleans Shipyard	\$26.00	\$26.00	
151 Altoona and Des Moines Trucking	Closed	Closed	
152 Macon Trucking	Closed	Closed	
155 Arkansas City East Plant	\$29.00	\$29.00	10/1/2009
156 Port Gibson	Closed	Closed	
157 ARTCO Fleeting Services	\$24.00	\$24.00	
160 Peoria Marine Service	\$25.00	\$25.00	1/1/2009
162 St. Louis Flour	\$36.00	\$36.00	8/1/2011
163 Buffalo Milling	\$35.00	\$35.00	10/1/2010
164 Enid Flour Mill	\$35.00	\$35.00	9/1/2009
165 Minneapolis “A” Mill	Closed	Closed	
166 Wellsburg	Closed	Closed	
167 Buffalo Elevator	\$35.00	\$35.00	3/1/2009
168 Winona Barge Fleeting	Closed	Closed	
169 Keokuk	\$33.00	\$33.00	1/1/2009
170 Railcar Repair	Closed	Closed	
171 Terminal Stevedores	\$27.00	\$27.00	
172 Walhalla	\$30.00	\$30.00	
173 Cleveland	\$29.00	\$29.00	
174 Country Elevators	Closed	Closed	

⁴ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁵
	2013	2014	
175 ADM Fabrication	Closed	Closed	
177 Chattanooga Flour	\$32.00	\$32.00	3/1/2011
178 Madera Masa Plant	Closed	Closed	
179 Destrehan—St. Charles	\$29.00	\$28.00	1/1/2009
180 Supreme Sugar	Closed	Closed	
181 Chicago	Closed	Closed	
182 Minneapolis Malting	Closed	Closed	
183 Red Wing Malting	Closed	Closed	
184 Cedar Rapids	\$43.00	\$43.00	11/1/2010
185 Granite City—Production	Closed	Closed	
186 Granite City—Engineers	Closed	Closed	
188 ADM Spiral Manufacturing	\$36.00	\$36.00	
189 Fremont Elevator	\$23.00	\$23.00	8/1/2010
191 Clinton Municipal Dock	Closed	Closed	
192 Decatur Vitamin E	\$38.00	\$38.00	
193 Enderlin	\$26.00	\$26.00	
194 Goodland	\$23.00	\$23.00	
195 Animal Health & Nutrition	Closed	Closed	
196 Animal Health & Nutrition	Closed	Closed	
199 Jackson	\$27.00	\$27.00	
200 Growmark River Systems, Inc.—St. Paul	\$24.00	\$24.00	
201 ADM/Grain—Tabor Country Locations	\$23.00	\$23.00	
202 Peoria Alcohol Lead Persons	Closed	Closed	
203 Peoria Alcohol Packaging	Closed	Closed	
204 ADM/Grain—Countrymark Locations	\$23.00	\$23.00	
205 Memphis Crude Oils	Closed	Closed	
206 Animal Health & Nutrition—Spokane	Closed	Closed	
207 Animal Health & Nutrition—Des Moines	\$28.00	\$28.00	
208 Animal Health & Nutrition—Effingham & Jerome	\$27.00	\$27.00	
209 Lewisburg	Closed	Closed	
210 Animal Health & Nutrition—Nashville	Closed	Closed	
211 Animal Health & Nutrition—Trucking	Closed	Closed	
212 Decatur Blend Plant/Warehouses	\$25.00	\$25.00	
217 Valdosta Food/Oil	\$24.00	\$24.00	
219 Growmark River Systems, Inc.—Monroe City & Winslow	\$23.00	\$23.00	
220 Valdosta Cottonseed	\$22.00	\$22.00	

⁵ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁶
	2013	2014	
221 Growmark River Systems, Inc.—Mound City	Closed	Closed	
222 Reserve	\$27.00	\$27.00	
223 Southern Cellulose—Chattanooga	\$28.50	\$28.50	9/1/2009
224 ADM Grain Company	\$22.00	\$22.00	
225 Baltimore	Closed	Closed	
226 Beech Grove	\$20.00	\$20.00	3/1/2010
227 Columbus, Ohio	\$23.00	\$23.00	9/1/2009
228 Milwaukee Cocoa	\$31.00	\$31.00	5/1/2011
229 Mansfield Cocoa	\$28.00	\$28.00	
232 Ottawa Lake	\$26.00	\$26.00	3/1/2010
233 Saginaw	Closed	Closed	
234 St. Joseph	Closed	Closed	
235 Savannah	Closed	Closed	
236 Glassboro	\$33.00	\$33.00	
237 Prairie Grain Partners LLC	\$21.00	\$21.00	
238 Mankato Refinery	\$34.00	\$34.00	
239 ADM Railcar Repair	\$32.00	\$32.00	
240 Fresno Blow Molding and PVO Packaging Plant	Closed	Closed	
241 Quincy Soybean Plant and Refinery	\$30.00	\$30.00	
243 Helena	Closed	Closed	
244 ADM Alliance Nutrition	\$23.00	\$23.00	
245 ADM/Moorman Feed-Quincy	\$26.00	\$26.00	
246 ADM Edible Bean Specialties	\$22.00	\$22.00	
248 ADM Grain—Dudley, Gilford, Snover	\$23.00	\$23.00	
249 Growmark River Systems, Inc.—Florence and Livingston	\$24.00	\$24.00	
250 ADM Corn Processing Terminal—Langhorne, PA	\$30.00	\$30.00	
251 FSL/ADM	\$23.00	\$23.00	
252 Decatur Hydroponics	Closed	Closed	
253 Toledo	\$26.00	\$26.00	3/1/2011
255 Corpus Christi	\$24.00	\$24.00	
258 Baring Elevator	\$30.00	\$30.00	
259 Enderlin—Agri Sales	\$26.00	\$26.00	
262 ADM Grain Farmland Locations	\$23.00	\$23.00	
263 Southern Cotton Gins	Closed	Closed	
264 ADM Corn Processing Bulk Terminals	\$31.00	\$31.00	
265 Puyallup	Closed	Closed	

⁶ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁷
	2013	2014	
266 Union City, CA	Closed	Closed	
267 Stanley, WI	\$25.00	\$25.00	4/1/2009
268 ADM Rice—Arbuckle	\$23.00	\$23.00	
269 ADM Corn Processing—Columbus, NE	\$37.00	\$37.00	
270 ADM Corn Processing—Marshall, MN	\$37.00	\$37.00	
271 Galveston	\$25.00	\$25.00	
272 Lincoln AH&N	\$26.00	\$26.00	
273 Quincy Enertia Plant	\$26.00	\$26.00	
274 Cedar Rapids Railcar Repair	\$32.00	\$32.00	
276 Ama ADM Gemini	\$26.00	\$26.00	
277 ADM Development Products	\$25.00	\$25.00	1/1/2009
278 Winona (IMC)	\$34.00	\$34.00	3/1/2010
280 Milwaukee East	\$37.00	\$37.00	1/1/2009
281 Milwaukee Electricians	\$37.00	\$37.00	1/1/2009
282 Clinton PHA Plant	\$41.00	\$41.00	
283 Battle Creek Terminal	\$23.00	\$23.00	
284 ADM Grain FASCO	\$23.00	\$23.00	
286 Decatur Glycols	\$38.00	\$38.00	
287 Langhorne Trucking	\$35.00	\$35.00	
288 Lodi	\$30.00	\$30.00	
289 Clinton Co-Gen	\$41.00	\$41.00	
290 Mendota 12th Street Elevator	\$23.00	\$23.00	
291 Bluffton Feed	\$23.00	\$23.00	
292 Camp Hill	\$23.00	\$23.00	
293 Campbellsville Feed	\$23.00	\$23.00	
294 Columbus Feed	\$23.00	\$23.00	
295 Camanche Feed	\$23.00	\$23.00	
296 Cordele Feed	\$23.00	\$23.00	
297 Cozad	\$23.00	\$23.00	
298 Glencoe	\$23.00	\$23.00	
299 Grand Island	\$23.00	\$23.00	
300 Henderson	\$23.00	\$23.00	
301 Hereford Feed	\$23.00	\$23.00	
302 Hoffman Feed	\$23.00	\$23.00	
303 Hopedale Agri Center	\$23.00	\$23.00	
304 Kasson Feed	\$23.00	\$23.00	
305 Knoxville Feed	\$23.00	\$23.00	

⁷ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁸
	2013	2014	
306 Le Mars Feed	\$23.00	\$23.00	
307 Madison	\$23.00	\$23.00	
308 Marlette Warehouse	\$23.00	\$23.00	
309 Nappanee Agri Center	\$23.00	\$23.00	
310 Nappanee	\$23.00	\$23.00	
311 New Hampton	\$23.00	\$23.00	
312 Portland	\$23.00	\$23.00	
313 Ravenna	\$23.00	\$23.00	
314 South Sioux City	\$23.00	\$23.00	
315 Springfield Feed	\$23.00	\$23.00	
316 Springfield	\$23.00	\$23.00	
317 Sugarcreek Feed	\$23.00	\$23.00	
318 West Plains	\$23.00	\$23.00	
319 Animal Health & Nutrition—Jerome	\$28.00	\$28.00	
323 Novelty Elevator	\$20.00	\$20.00	
326 Rogers Elevator	\$22.00	\$22.00	
327 Rogers Fertilizer	\$22.00	\$22.00	
328 Underwood	\$22.00	\$22.00	
329 Havre—ADM/CHS	\$22.00	\$22.00	
330 Auburn Edible Bean Specialties	\$22.00	\$22.00	
331 Burlington Edible Bean Specialties	\$21.00	\$21.00	
332 Caldwell Edible Bean Specialties	\$21.00	\$21.00	
333 Casselton Edible Bean Specialties	\$22.00	\$22.00	
334 Cavalier Edible Bean Specialties	\$22.00	\$22.00	
335 Fairgrove Edible Bean Specialties	\$22.00	\$22.00	
336 Galesburg Edible Bean Specialties	\$22.00	\$22.00	
337 Grafton Edible Bean Specialties	\$22.00	\$22.00	
338 Kimberly Edible Bean Specialties	\$22.00	\$22.00	
340 New Plymouth Edible Bean Specialties	\$21.00	\$21.00	
341 Northwood Edible Bean Specialties	\$22.00	\$22.00	
342 Olivia Edible Bean Specialties	\$21.00	\$21.00	
343 Pinconning Edible Bean Specialties	\$22.00	\$22.00	
345 Reese Edible Bean Specialties	\$22.00	\$22.00	
346 St Thomas Edible Bean Specialties	\$21.00	\$21.00	
347 Twin Falls ADM Edible Bean Specialties	\$22.00	\$22.00	
348 Twin Falls Edible Bean Specialties	\$22.00	\$22.00	
349 Ubly Edible Bean Specialties	\$22.00	\$22.00	

⁸ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash Balance Formula ⁹
	2013	2014	
350	Yuma Edible Bean Specialties	\$21.00	\$21.00
351	Burlington Elevator	\$23.00	\$23.00
353	Evansville Elevator	\$23.00	\$23.00
354	Evansville First Avenue	\$23.00	\$23.00
356	Helena Elevator	\$23.00	\$23.00
357	Hennepin Elevator	\$24.00	\$24.00
358	Henry Elevator	\$24.00	\$24.00
359	Hereford Elevator	\$24.00	\$24.00
360	Keithsburg Elevator	\$23.00	\$23.00
362	Morris Elevator	\$24.00	\$24.00
363	Morris Elevator	\$24.00	\$24.00
364	Naples Elevator	\$23.00	\$23.00
365	Newburgh Elevator	\$23.00	\$23.00
366	Ottawa Loading Station	\$23.00	\$23.00
367	Ottawa Terminal Services	\$24.00	\$24.00
368	Ottawa-ADM/Growmark	\$23.00	\$23.00
369	Rockport	\$23.00	\$23.00
370	Sioux City Main Elevator	\$24.00	\$24.00
371	Spring Valley Elevator	\$24.00	\$24.00
372	Sullivan Elevator	\$23.00	\$23.00
373	Winona Elevator	\$24.00	\$24.00
374	Grand Ledge Elevator	\$23.00	\$23.00
375	Logansport—Grain	\$23.00	\$23.00
376	Silver Grove Elevator	\$23.00	\$23.00
377	Webberville—Grain	\$23.00	\$23.00
378	Snover Grain	\$24.00	\$24.00
379	Manilla Elevator	\$23.00	\$23.00
380	Hereford—Grain	\$24.00	\$24.00
381	Hutchinson—Grain	\$23.00	\$23.00
382	Copeland (Country Store)	\$23.00	\$23.00
383	Copeland Elevator	\$23.00	\$23.00
384	Cullison Elevator	\$24.00	\$24.00
385	Dodge City Elevator	\$23.00	\$23.00
386	Goodland Elevator	\$23.00	\$23.00
388	Guymon Elevator	\$23.00	\$23.00
389	Hooker Panhandle Elevator	\$23.00	\$23.00
390	Hooker ST Line Elevator	\$23.00	\$23.00

⁹ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash
	2013	2014	Balance Formula ¹⁰
391	Hough Elevator	\$23.00	\$23.00
396	Kinsley Elevator	\$23.00	\$23.00
397	Leoti Elevator	\$23.00	\$23.00
398	Little River Elevator	\$23.00	\$23.00
399	Lyons Elevator	\$23.00	\$23.00
400	Montezuma Elevator	\$23.00	\$23.00
401	Oakley Elevator	\$23.00	\$23.00
402	Plains Elevator	\$23.00	\$23.00
404	Sublette Elevator	\$23.00	\$23.00
406	Trousdale	\$23.00	\$23.00
407	Tyrone Elevator	\$23.00	\$23.00
408	Attica Elevator	\$23.00	\$23.00
409	Brookston Elevator	\$23.00	\$23.00
410	Clinton (Birkbeck) Elevator	\$23.00	\$23.00
411	Edgewood Elevator	\$23.00	\$23.00
412	Farina Elevator	\$23.00	\$23.00
413	Farmer City	\$23.00	\$23.00
415	Hoopeston Elevator	\$23.00	\$23.00
416	Macon Elevator	\$23.00	\$23.00
417	Mound City Elevator	\$23.00	\$23.00
418	Mt. Auburn	\$23.00	\$23.00
419	New Berlin—Curran Elevator	\$24.00	\$24.00
420	Newman	\$23.00	\$23.00
421	Niantic Elevator	\$23.00	\$23.00
422	Oakland	\$23.00	\$23.00
423	Parr Elevator	\$23.00	\$23.00
424	Patoka Elevator	\$23.00	\$23.00
425	Shobonier Elevator	\$23.00	\$23.00
427	State Line Elevator	\$23.00	\$23.00
428	Sullivan Elevator	\$23.00	\$23.00
429	Swanington Elevator	\$23.00	\$23.00
430	Tab Elevator	\$24.00	\$24.00
431	Waynesville Elevator	\$23.00	\$23.00
432	Xenia	\$23.00	\$23.00
433	Bay Minette Trucking	\$36.00	\$36.00
434	Birmingham Trucking	\$36.00	\$36.00
435	Camanche—Trucking	\$36.00	\$36.00

¹⁰ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash
	2013	2014	Balance Formula ¹¹
436 Cedar Rapids—ADM Trucking	\$36.00	\$36.00	
439 Chattanooga Trucking	\$36.00	\$36.00	
440 Chicago—Trucking	\$36.00	\$36.00	
441 Cleveland Trucking	\$36.00	\$36.00	
442 Colton (MCP) Trucking	\$36.00	\$36.00	
443 Columbus—Trucking	\$36.00	\$36.00	
444 Dallas (MCP) Trucking	\$36.00	\$36.00	
445 Denver (MCP) Trucking	\$36.00	\$36.00	
446 Des Moines—ADM Trucking	\$36.00	\$36.00	
447 Dixon—ADM Trucking	\$36.00	\$36.00	
448 Effingham Trucking	\$36.00	\$36.00	
449 Evansville ADM Trucking	\$36.00	\$36.00	
450 Hudson—Trucking	\$36.00	\$36.00	
451 Indianapolis Trucking	\$36.00	\$36.00	
452 Lakeville—ADM Trucking	\$36.00	\$36.00	
453 Milwaukee Trucking	\$36.00	\$36.00	
454 Morton ADM Trucking	\$36.00	\$36.00	
455 Mt. Vernon Non-Union Trucking	\$36.00	\$36.00	
456 New Braunfels—Trucking	\$36.00	\$36.00	
458 Portland (MCP) Trucking	\$36.00	\$36.00	
459 Salt Lake City (MCP) Trucking	\$36.00	\$36.00	
460 St. Louis Trucking	\$36.00	\$36.00	
461 Valdosta—ADM Trucking	\$36.00	\$36.00	
462 Lemont (Live On) Non-Supervisory	\$24.00	\$24.00	
463 Lemont Non-Supervisory	\$24.00	\$24.00	
464 Lemont Terminal	\$25.00	\$25.00	
465 Ottawa Barge Fleeting	\$24.00	\$24.00	
466 Ottawa Terminal	\$25.00	\$25.00	
467 Peoria Marine Non-Supervisory	\$24.00	\$24.00	
468 Peru Barge Fleeting	\$24.00	\$24.00	
469 Tulane Fleeting	\$24.00	\$24.00	
471 Caldwell (MCP)—CS	\$31.00	\$31.00	
472 Canby—Burr (MCP)	\$31.00	\$31.00	
473 Cleveland Terminal CS	\$31.00	\$31.00	
474 Colton (MCP)—CS	\$31.00	\$31.00	
475 Denver (MCP)—CS	\$31.00	\$31.00	
476 Dovray (MCP)	\$31.00	\$31.00	

¹¹ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Appendix	Benefit Level		Date of Cash
	2013	2014	Balance Formula ¹²
477	Holland (MCP)	\$31.00	\$31.00
478	Jersey Terminal	\$31.00	\$31.00
479	Marshall Grain Elevator	\$31.00	\$31.00
480	River Bend Warehouse CS	\$31.00	\$31.00
481	Salt Lake City (MCP)—CS	\$31.00	\$31.00
482	Sanborn Corn Processing	\$31.00	\$31.00
483	Sanborn Corn Processing	\$31.00	\$31.00
484	Ashton East Elevator	\$23.00	\$23.00
485	ADM Grain FASCO—Rochelle	\$23.00	\$23.00
486	German Valley Elevator	\$24.00	\$24.00
487	Mendota Elevator—Drivers	\$23.00	\$23.00
488	Mendota Rail Loader	\$24.00	\$24.00
489	Seward Elevator	\$23.00	\$23.00
491	ARTCO—Fleeting Camanche	\$24.00	\$24.00
492	Cassville Terminal	\$24.00	\$24.00
493	Clinton Dock—ARTCO	\$25.00	\$25.00
494	Clinton Municipal Dock—ARTCO	\$25.00	\$25.00
495	Reidy Terminal	\$25.00	\$25.00
496	Reidy Terminal—ARTCO	\$24.00	\$24.00
497	St. Louis Non-Supervisory	\$24.00	\$24.00
498	Winona ARTCO Fleeting—Hourly	\$24.00	\$24.00
499	Winona Barge Fleet ARTCO	\$24.00	\$24.00
500	Decatur Blend Plant	\$25.00	\$25.00
501	Decatur N 48 Hwy Whse—Protein	\$25.00	\$25.00
502	Decatur Spec Food Whse	\$25.00	\$25.00
503	La Belle Elevator	\$30.00	\$30.00
506	Valdosta Refinery—Sybn	\$25.00	\$25.00
507	St. Louis—ADM Grain	\$26.00	\$26.00
509	Velva Biodiesel Specialty Oils	\$28.00	\$28.00
510	Velva Edible Oil Refinery	\$28.00	\$28.00
511	Quincy Soybean Plant	\$30.00	\$30.00
512	Quincy Soybean Refinery	\$31.00	\$31.00
513	New Cambria Elevator—Grain	\$23.00	\$23.00
514	Cedar Rapids Dry Mill	\$42.00	\$42.00
515	Decatur East Plant	\$39.00	\$39.00
516	Decatur Corn Plant	\$39.00	\$39.00
517	Nokomis Flour Mill	\$36.00	\$36.00

¹² All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
 ADM Pension Plan for Hourly-Wage Employees
 EIN: 41-0129150 PN: 003

Appendix		Benefit Level		Date of Cash Balance Formula ¹³
		2013	2014	
518	Atkinson Flour Mill	\$36.00	\$36.00	
520	ADM Trucking-Decatur	\$37.00	\$37.00	
521	AMA ARTCO Condo HRLY	\$26.00	\$26.00	
522	Chattanooga Twtnr Term	\$36.00	\$36.00	
523	Chattanooga TN Trkg	\$36.00	\$36.00	
524	Portland Trucking	\$36.00	\$36.00	

¹³ All non-union participants hired after January 1, 2009 accrue benefits under the cash balance formula.

Schedule SB Attachment (Form 5500)—2014 Plan Year
 ADM Pension Plan for Hourly-Wage Employees
 EIN: 41-0129150 PN: 003

Credited Service

Schedule B

Compensated Hours	Credited Service
1,800 or more	1.00
1,300–1,799	0.75
750–1,299	0.50
Less than 750	0.00

Schedule C

Compensated Hours	Credited Service
1,800 or more	1.00
1,600–1,799	0.9
1,400–1,599	0.8
1,200–1,399	0.7
1,000–1,199	0.6
800–999	0.4
600–799	0.3
400–599	0.2
200–399	0.1
Less than 200	0.0

Schedule D

Compensated Hours	Credited Service
1,500 or more	1.00
1,350–1,499	0.9
1,200–1,349	0.8
1,050–1,199	0.7
900–1,049	0.6
750–899	0.5
600–749	0.4
450–599	0.3
300–449	0.2
150–299	0.1
Less than 150	0.0

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule H

Compensated Hours	Credited Service
1,400 or more	1.0
1,267–1,399	0.9
1,134–1,266	0.8
1,000–1,133	0.7
867–999	0.6
734–866	0.5
600–733	0.4
467–599	0.3
334–466	0.2
200–333	0.1
Less than 200	0.0

Schedule I

Compensated Hours	Credited Service
1,700 or more	1.0
1,530–1,699	0.9
1,360–1,529	0.8
1,190–1,359	0.7
1,020–1,189	0.6
850–1,019	0.5
680–849	0.4
510–679	0.3
340–509	0.2
170–339	0.1
Less than 170	0.0

Note that for purposes of determining Social Security, career earnings, and early retirement eligibility, credited service equals completed months of service.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Former ADM-AFGM Retirement Plan

Effective Date	September 1, 1957. Amended and restated effective January 1, 1989 (most recent amendment January 1, 2009).
Eligibility for Participation	Employees of the Company who are represented by the American Federation of Grain Millers (AFL-CIO).
Eligibility for Benefits	
Normal	Age 65
Early	Age 55 and 10 years of continuous service
Disability	Any age after completion of 10 years of continuous service
Deferred Vested	Any age after completion of five years of continuous service
Preretirement Surviving Spouse	Upon death of employee who was married for at least one year and was eligible for a deferred vested benefit.
Amount of Benefits	
Normal	A monthly amount for life of benefit rate times the years of credited service.
Early	The normal benefit reduced by $\frac{1}{3}$ of 1% for each month by which early retirement precedes age 62.
Disability	The normal benefit accrued to date of disability with a minimum per month which varies by location. Benefit payments commence when eligible for Social Security and continue as long as the employee is totally and permanently disabled.
Deferred Vested	The normal benefit accrued to date of termination, payable at age 65. If 10 years of service have been completed, the benefit is reduced $\frac{1}{3}$ of 1% per month if payments commence after age 55 but before age 65.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Preretirement Surviving Spouse Annuity

Death While Active and Before
Eligible for Early Retirement

One-half of the benefit the deceased participant would have received if he had retired the day before his death and elected the qualified joint and survivor option payable immediately to surviving spouse for life. The reduction for early commencement cannot exceed 48%.

Death While Active and After
Eligible for Early Retirement

The benefit amount is determined as if the employee had retired immediately preceding his death and had elected the normal form of payment. The benefit is payable for the surviving spouse's lifetime.

Death While Inactive and
Before Benefit Commencement

50% of the amount the deceased participant would have been entitled to receive if the employee had retired if over 55 or survived to age 55 and then retired the day before death and chose the qualified joint and survivor annuity. The benefit is payable to the spouse for life and may commence no earlier than the participant's attainment of age 55.

Forms of Payment

Normal Form

Without Spouse

Life annuity

With Spouse

Already reduced accrued benefit payable for employee's life, with 50% of such reduced amount payable during spouse's remaining lifetime following employee's death.

Optional Form

If employee cancels normal form with spouse, the accrued benefit is not reduced and no benefit is payable to the spouse following the employee's death. 100% joint and survivor annuity, 75% joint and survivor annuity, and Social Security level income option are also available.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Credited Service

Compensated Hours	Credited Service
1,500 or more	1.0
1,350–1,499	0.9
1,200–1,349	0.8
1,050–1,199	0.7
900–1,049	0.6
750–899	0.5
600–749	0.4
450–599	0.3
300–449	0.2
150–299	0.1
Less than 150	0.0

In addition, disabled employees are credited with sick bank hours after 30 days in a plan year at the rate of eight hours a day up to a maximum of 1,500 hours, for periods of disability after September 1, 1975.

Participating Units

Appendix	Unit	Company	Location
1	Decatur East & Com	10	164, 180
2	North Kansas City Flour	30	372
3	Nokomis Flour Mill	30	316
4	Atkinson Flour Mill	30	311
5	Galesburg	10	207
7	ADM Trucking—Decatur	62	148

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Former Golden Peanut Pension Plan—Hourly Employees Only

Provisions Through December 31, 2011	The following plan provisions apply for benefits accrued by Golden Peanut Hourly participants through December 31, 2011. After December 31, 2011, benefits are accrued under the hourly cash balance formula.
Effective Date	Established July 1, 1947 as the Cotton Producers Association Plan. Effective May 1, 2013, the Golden Peanut Pension Plan was spun-off. Most recent restatement effective January 1, 2008.
Eligibility for Participation	Each employee becomes a participant on the first day of the next month following attainment of age 21 and the completion of one year of service.
Eligibility for Benefits	
Normal	Age 65
Early	Age 55
Disability	Any age after completion of five years of continuous service
Deferred Vested	Age 55 or any age after completion of five years of continuous service
Preretirement Surviving Spouse	Upon death of employee who was married for at least one year and was eligible for a deferred vested benefit.
Amount of Benefits	
Normal	A monthly amount for life of \$11.00 times the years of credited service. The minimum monthly amount is \$36.00.
Early	The normal benefit reduced by $\frac{1}{3}$ of 1% for each month by which early retirement precedes age 65. If an employee's age plus 90-point service totals 90 or more, the benefit is unreduced.
Disability	The normal benefit at date of disability, with credited service continuing to accrue while disabled. The benefit payments commence when eligible for Social Security and continue as long as the employee is totally and permanently disabled.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Deferred Vested	The normal benefit accrued to date of termination, payable at the later of date of termination or age 55. If terminated at age 55 or older, the benefit is reduced $\frac{1}{3}$ of 1% per month if payments commence after age 55 but before age 65. If terminated prior to age 55, the benefit is actuarially reduced.
Preretirement Surviving Spouse Annuity	One-half of the benefit the deceased participant would have received if he had retired the day before his death and elected the qualified joint and survivor option payable immediately to surviving spouse for life.
Forms of Payment	
Normal Form	
Without Spouse	Life annuity
With Spouse	Already reduced accrued benefit payable for employee's life, with 50% of such reduced amount payable during spouse's remaining lifetime following employee's death.
Optional Form	If employee cancels normal form with spouse, the accrued benefit is not reduced and no benefit is payable to the spouse following the employee's death. 75% joint and survivor annuity, Life annuity with 120 monthly payments guaranteed, one time lump sum payment and Social Security level income option are also available.
Credited Service	Each year of service with proportionate allowance for fractional years after meeting the eligibility requirements.

Plan Changes Since the Prior Year

The January 1, 2014 funding and accounting valuations reflect the following plan changes:

- The legislated section 401(a)(17) recognizable pay limit increased from \$255,000 for 2013 to \$260,000 for 2014.
- The legislated section 415 dollar limit for defined benefit plans increased from \$205,000 for 2013 to \$210,000 for 2014.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2014

Number of Participants, Average Compensation and Average Cash Balance Account

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25	261	287	19							
	\$39,798	\$47,028								
	\$299	\$1,680								
25-29	244	480	235	6						
	\$40,583	\$48,964	\$54,473							
	\$380	\$2,233	\$224							
30-34	151	386	282	117	6					
	\$39,957	\$50,823	\$55,539	\$57,471						
	\$374	\$2,499	\$380	\$12						
35-39	128	279	242	197	83	1				
	\$39,481	\$50,462	\$54,565	\$58,591	\$58,580					
	\$383	\$2,731	\$391	\$56	\$57					
40-44	86	285	204	223	130	40				
	\$40,816	\$48,921	\$55,762	\$58,576	\$61,918	\$62,216				
	\$432	\$3,271	\$392	\$25	\$0	\$0				
45-49	79	290	245	215	154	69	32		1	
	\$38,119	\$48,360	\$54,879	\$57,069	\$56,869	\$58,357	\$57,459			
	\$414	\$3,816	\$757	\$11	\$1	\$0	\$0			
50-54	75	260	191	246	171	110	71	44	10	
	\$38,959	\$47,163	\$53,764	\$56,750	\$56,971	\$58,497	\$57,428	\$58,394		
	\$496	\$4,808	\$681	\$68	\$39	\$0	\$0	\$0		
55-59	46	196	175	197	170	92	76	80	64	6
	\$43,778	\$47,371	\$53,065	\$52,818	\$53,621	\$51,946	\$56,734	\$58,934	\$57,185	
	\$637	\$6,932	\$1,120	\$202	\$68	\$11	\$44	\$0	\$0	
60-64	12	94	97	115	83	70	51	44	32	29
		\$42,740	\$51,931	\$53,034	\$50,759	\$54,770	\$48,742	\$59,794	\$53,183	\$55,512
		\$12,177	\$311	\$623	\$61	\$35	\$0	\$0	\$0	\$0
65-69	2	26	21	27	24	17	7	5	4	6
		\$42,293	\$51,391	\$49,354	\$53,957					
		\$11,868	\$2,387	\$262	\$482					
70+	2	11	3	8	7	2	2	1		

N-8,539

Schedule SB Attachment (Form 5500)—2014 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN: 41-0129150 PN: 003

Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	\$ 9,623,529	January 1, 2014	7	\$ 1,610,584