

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
		2015
		This Form is Open to Public Inspection

Part I	Annual Report Identification Information
For calendar plan year 2015 or fiscal plan year beginning <u>01/01/2015</u> and ending <u>12/31/2015</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 RETIREMENT PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u> 1c Effective date of plan <u>12/28/1943</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>ARCHER DANIELS MIDLAND COMPANY</u> <u>P.O. BOX 1470</u> <u>DECATUR, IL 62525</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	<u>Filed with authorized/valid electronic signature.</u>	<u>10/11/2016</u>	<u>MICHAEL D'AMBROSE</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	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)			Preparer's telephone number

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

Form 5500 (2015)
v. 150123

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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 13681
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) 8365
a(2) Total number of active participants at the end of the plan year	6a(2) 8464
b Retired or separated participants receiving benefits.....	6b 2947
c Other retired or separated participants entitled to future benefits.....	6c 2048
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 13459
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e 621
f Total. Add lines 6d and 6e	6f 14080
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 240
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: 1A 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) ☐ <u>0</u> 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 2015 Form M-1 annual report. If the plan was not required to file the 2015 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>2015</div> <div>This Form is Open to Public Inspection</div>
--	---	--

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

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 RETIREMENT PLAN	B Three-digit plan number (PN) 001
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 2015			
2 Assets:			
a Market value	2a	1132248331	
b Actuarial value	2b	1085524323	
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	3469	350125068	350125068
b For terminated vested participants	1847	67258986	67258986
c For active participants	8365	426973641	450709854
d Total	13681	844357695	868093908
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	6.38%	
6 Target normal cost	6	36100119	

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>Signature of actuary</div> <div>CEDY JURY</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>10/03/2016</div> <div>Date</div> <div>14-08069</div> <div>Most recent enrollment number</div> <div>312-381-1000</div> <div>Telephone number (including area code)</div>
--------------------------	--	--

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 ☐

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)	0	130959478
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	45941416
9	Amount remaining (line 7 minus line 8)	0	85018062
10	Interest on line 9 using prior year's actual return of <u>10.91</u> %	0	9275471
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		141829172
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>6.54</u> %		6772712
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		4175353
c	Total available at beginning of current plan year to add to prefunding balance.....		152777237
d	Portion of (c) to be added to prefunding balance		152777237
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	0	247070770

Part III	Funding Percentages
----------	---------------------

14	Funding target attainment percentage.....	14	96.58 %
15	Adjusted funding target attainment percentage	15	125.04 %
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	95.53 %
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	
08/16/2016		72000000	0					
				Totals ►	18(b)	72000000	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	
b Contributions made to avoid restrictions adjusted to valuation date.....	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c	65116975

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: 4.72 %	2nd segment: 6.11 %	3rd segment: 6.81 %	☐ 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	36100119	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	29640355	7138776	
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	43238895	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	38270880	38270880
36 Additional cash requirement (line 34 minus line 35)	36	4968015	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	65116975	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	60148960	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	38270880	
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
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
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
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
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
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
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
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
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
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
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
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
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

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.	<small>OMB No. 1210-0110</small> 2015 This Form is Open to Public Inspection
For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015		
A Name of plan ADM RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
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 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)	981143530	1084955940
(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	981143530	1084955940

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	981143530	1084955940
---	-----------	-----------	------------

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 Contributions:**

		(a) Amount	(b) Total
(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)		142133914
(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		142133914

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	38321504	
(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)		38321504
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		38321504

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		103812410
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:

	Yes	No	N/A	Amount
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	N/A	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		
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		
e Was this plan covered by a fidelity bond?	X			20000000
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		
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		
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		
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		
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		
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		
l Has the plan failed to provide any benefit when due under the plan?	X			533635
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X		
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.				
o Did the plan trust incur unrelated business taxable income?				
p Were in-service distributions made during the plan year?				

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

6a Name of trust
NORTHERN TRUST COMPANY

6b Trust's EIN
361561860

6c Name of trustee or custodian

6d Trustee's or custodian's telephone number

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information 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). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection.
---	--	--

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan <u>ADM RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</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	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	<u>0</u>
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): <u>36-1561860</u>		
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	<u>271</u>

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) 2015
v. 150123

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: <u>58.6</u> % Investment-Grade Debt: <u>40.6</u> % High-Yield Debt: <u>0.8</u> % Real Estate: <u>0.0</u> % Other: <u>0.0</u> %
	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):

Part VII	IRS Compliance Questions
-----------------	---------------------------------

20a Is the plan a 401(k) plan?	☐ Yes	☐ No
20b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?	☐ Design-based safe harbor method	☐ ADP/ACP test
20c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?	☐ Yes	☐ No
21a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):	☐ Ratio percentage test	☐ Average benefit test
21b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?	☐ Yes	☐ No
22a Has the plan been timely amended for all required tax law changes?	☐ Yes	☐ No ☐ N/A
22b Date the last plan amendment/restatement for the required tax law changes was adopted ____/____/____. Enter the applicable code _____. (See instructions for tax law changes and codes).		
22c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter ____/____/____ and the letter's serial number _____.		
22d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter ____/____/____.		
23 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?	☐ Yes	☐ No

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees
Years Ended December 31, 2015 and 2014
With Report of Independent Auditors

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Financial Statements
(Modified Cash Basis)

Years Ended December 31, 2015 and 2014

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, 2015 and 2014, 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, 2015 and 2014, 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
October 10, 2016

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

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

	December 31, 2015	
	Retirement Plan	Hourly Plan
Assets		
Interest in Master Trust	\$1,084,955,940	\$389,622,143
Net assets available for benefits	\$1,084,955,940	\$389,622,143

	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

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, 2015	
	Retirement Plan	Hourly Plan
Additions:		
Contributions from Archer-Daniels-Midlands Company	\$ 157,450,000	\$ 30,650,000
Interest and dividends	29,158,659	10,979,375
	<u>186,608,659</u>	<u>41,629,375</u>
Deductions:		
Pension benefit payments	(38,321,504)	(15,528,297)
Trust fees and commissions	(2,921,303)	(1,117,609)
	<u>(41,242,807)</u>	<u>(16,645,906)</u>
Net realized and unrealized depreciation in fair value of investments	(41,553,442)	(15,690,833)
Net increase	<u>103,812,410</u>	<u>9,292,636</u>
Net assets available for benefits at beginning of year	981,143,530	380,329,507
Net assets available for benefits at end of year	<u>\$1,084,955,940</u>	<u>\$389,622,143</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, 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

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 2015 and 2014.

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 descriptions 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.

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

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

1. Description of the Plans (continued)

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.

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
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

2. Significant Accounting Policies (continued)

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 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.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

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. Adoption of ASU 2015-07 is required by the plans for fiscal years beginning after December 15, 2015, with retrospective application to all periods presented. Management has elected to early adopt ASU 2015-07 by retrospectively presenting certain footnote information in accordance with the new standard in Note 4.

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 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. Adoption of ASU 2015-12 is required by the plans for fiscal years beginning after December 15, 2015, with retrospective application to all periods presented. Part I and Part III are not applicable to the Plans. Management has elected to early adopt Part II of ASU 2105-12 by retrospectively presenting certain footnote information in accordance with the new standard in Notes 3 and 4.

Subsequent Events

On October 5th, 2016, ADM approved an amendment effective October 10, 2016, to offer approximately 4,000 vested terminated participants in both the Retirement and Hourly Plans, an option to elect a lump sum payment of their full pension benefits. The lump sum payment are expected to be paid out by December 31, 2016. At this time Management is unable to estimate the financial impact of the amendment.

Management evaluated subsequent events for the Plans through October 10, 2016, the date that these financial statements were available to be issued.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

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, 2015 and 2014, and net appreciation (depreciation) in fair value of investments, interest, dividends, and investment expenses for the years ended December 31, 2015 and 2014, 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 74% and 26%, and 72% and 28% respectively, at December 31, 2015 and 2014. 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.

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

	December 31	
	2015	2014
Investments at fair value:		
Common stock	\$ 200,485,479	\$ 186,176,413
Mutual funds	572,049,112	514,278,032
Common collective trust funds	115,367,828	105,351,465
U.S. Treasury instruments	99,165,268	96,408,248
U.S. government agency, state, and local government bonds	23,687,456	37,234,363
Corporate debt instruments	463,822,940	422,024,516
	<u>\$1,474,578,083</u>	<u>\$1,361,473,037</u>

Investment income for the Master Trust was as follows:

	Year Ended December 31	
	2015	2014
Net realized and unrealized appreciation (depreciation) in fair value of investments:	\$ (57,244,275)	\$ 124,807,392
Interest and dividend income	40,138,034	45,238,866
	<u>\$(17,106,241)</u>	<u>\$170,046,258</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.

Mutual funds:

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 provided by administrators of the funds.

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, 2015 and 2014.

	December 31, 2015			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Common stock	\$200,485,479	\$ -	\$ -	\$200,485,479
Mutual funds	572,049,112	-	-	572,049,112
U.S. Treasury instruments	99,165,268	-	-	99,165,268
U.S. government agency, state and local government bonds	-	23,687,456	-	23,687,456
Corporate debt instruments	-	463,822,940	-	463,822,940
	<u>\$871,699,859</u>	<u>\$487,510,396</u>	<u>\$ -</u>	<u>\$1,359,210,255</u>
Common collective trust funds at NAV				
Short term investments (b)				15,253,259
International equity (a)				<u>100,114,569</u>
Total assets at fair value				<u>\$1,474,578,083</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, 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	\$186,176,413	\$ -	\$ -	\$186,176,413
Equity mutual funds	514,278,032	-	-	514,278,032
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	-	422,024,516	-	422,024,516
	<u>\$796,862,693</u>	<u>\$459,258,879</u>	<u>\$ -</u>	<u>\$1,256,121,572</u>
Common collective trust funds at NAV				
Short-term investments (b)				8,318,668
International equity (a)				<u>97,032,797</u>
Total assets at fair value				<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)

(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 provided by administrators of the funds.

(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 provided by administrators of the funds.

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, 2014</u>	
	Retirement Plan	Hourly Plan
Actuarial present value of vested benefits:		
Participants and beneficiaries currently receiving payments	\$ 466,478,007	\$ 151,590,589
Other participants	854,469,133	303,906,454
	<u>1,320,947,140</u>	<u>455,497,043</u>
Actuarial present value of non-vested benefits	30,589,772	4,847,787
	<u>\$1,351,536,912</u>	<u>\$460,344,830</u>

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, 2013 to December 31, 2014, the valuation discount rate and cash balance interest rate decreased from 4.80% to 3.90% and 3.68% to 3.04%, respectively. The mortality table used to calculate accumulated plan benefits changed from the RP-2014 Mortality Table for Employees and Healthy Annuitants, (fully generational projections using MP-2014 scale) to RP-2014 Mortality Table for Employees and Healthy Annuitants, (fully generational projections using scale MP-2015). Additionally, the Plan changed the mortality assumption for disabled lives from RP-2014 Disabled Retirement Mortality Table to RP-2014 Disabled Retirement Mortality Table (fully generational projections using scale MP-2015). The effect of these changes in assumptions from the December 31, 2013 valuation to the December 31, 2014 valuation increased the present value of accumulated plan benefits by \$176.2 million. The present value of accumulated plan benefits as of December 31, 2013 was \$1,351 million.

ADM Pension Plan for Hourly-Wage Employees

From December 31, 2013 to December 31, 2014, the valuation discount rate and cash balance interest rate decreased from 4.70% to 3.85% and 3.68% to 3.04%, respectively. The mortality table used to calculate accumulated plan benefits changed from the RP-2014 Mortality Table for Employees and Healthy Annuitants, (fully generational projections using scale MP-2014) to RP-2014 Mortality Table for Employees and Healthy Annuitants (fully generational projections using scale MP-2015). Additionally, the Plan changed the mortality assumption for disabled lives from RP-2014 Disabled Retirement Mortality Table to RP-2014 Disabled Retirement Mortality Table (fully generational projections using scale MP-2015). The effect of these changes in assumptions from the December 31, 2013 valuation to the December 31, 2014 valuation increased the present value of accumulated plan benefits by \$54 million. The present value of accumulated plan benefits as of December 31, 2013 was \$467.2 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, 2014, actuarial computations are:

Discount rate – Retirement Plan	3.90%
Discount rate – Pension Plan for Hourly-Wage Employees	3.85%
Cash balance interest rate	3.04%

Retirement age	Retirement Plan		Hourly Plan	
	<u>Age(s)</u>	<u>Rate</u>	<u>Ages(s)</u>	<u>Rate</u>
	55–58	3%	55-59	4%
	59	8%	60	7%
	60	12%	61	15%
	61	15%	62	25%
	62-64	20%	63-64	20%
	65	30%	65	35%
	66-69	25%	66	25%
	70 and over	100%	67-69	30%
			70 and over	100%

Mortality:

Disabled Lives RP-2014 Disabled Retirement Mortality
Table(fully generational projections using scale
MP-2015)

Healthy Lives RP-2014 Mortality Table for Employees and
Healthy Annuitants(fully generational projections
using scale MP-2015)

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 trusts are 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 qualified status. The Plans have indicated they will take the necessary steps, if any, to bring the Plans' operations in compliance with the Code.

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, 2015, 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 2012.

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.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2015

Attained Age	Number of Participants, Average Compensation and Average Cash Balance Account									
	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25	191 \$47,369 \$484	196 \$53,234 \$1,486	10							
25-29	178 \$51,262 \$363	524 \$59,889 \$3,021	246 \$69,912 \$6,350	17						
30-34	141 \$65,162 \$312	260 \$62,847 \$3,379	347 \$76,799 \$8,396	177 \$77,898 \$2,403	12					
35-39	127 \$80,408 \$441	171 \$70,804 \$4,055	194 \$72,405 \$8,001	255 \$85,928 \$1,426	185 \$97,234 \$77	2				
40-44	107 \$90,437 \$365	148 \$71,644 \$4,122	169 \$78,932 \$11,537	173 \$83,069 \$2,089	230 \$100,326 \$56	93 \$97,488 \$49	6			
45-49	112 \$105,356 \$297	132 \$78,480 \$5,036	167 \$77,100 \$12,973	183 \$83,729 \$3,471	173 \$85,869 \$296	166 \$97,281 \$118	79 \$106,768 \$53	3	1	
50-54	123 \$101,866 \$368	140 \$77,361 \$6,167	136 \$78,307 \$15,593	200 \$80,404 \$3,241	191 \$83,118 \$46	138 \$91,949 \$77	142 \$110,446 \$1	90 \$108,042 \$0	15	
55-59	70 \$97,745 \$270	121 \$72,189 \$5,573	125 \$81,336 \$20,874	183 \$85,911 \$3,904	206 \$84,401 \$196	144 \$88,656 \$81	108 \$96,959 \$38	120 \$118,184 \$0	79 \$98,976 \$0	12
60-64	47 \$123,399 \$342	77 \$67,699 \$6,337	86 \$76,334 \$24,648	97 \$80,938 \$5,860	115 \$91,305 \$5	67 \$81,023 \$33	32 \$90,202 \$0	45 \$85,112 \$0	38 \$103,873 \$0	23 \$110,734 \$0
65-69	18 \$63,721 \$8,344	33 \$58,721 \$19,494	22 \$66,591 \$1,758	24 \$85,286 \$55	23	10	8	12	14	5
70+	4 \$42,740 \$3,647	21	8	7	5	2	2	1		1

N-8,365

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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

Interest Rates for Minimum Funding Purposes	Based on segment rates with a three-month lookback (as of September 2014), each adjusted as needed to fall within the 25-year average interest rate corridor under HATFA
1st Segment Rate	4.72%
2nd Segment Rate	6.11%
3rd Segment Rate	6.81%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a three-month lookback (as of September 2014), without regard to interest rate stabilization
1st Segment Rate	1.15%
2nd Segment Rate	4.06%
3rd Segment Rate	5.15%
Salary Increases	
Minimum Funding Target Normal Cost	See Table 1
Maximum Tax Expected Benefit Increase	See Table 1
Cash Balance Interest Crediting Rate	3.04%
Cash Balance Annuity Conversion Rate	Same as funding interest rates above
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 3.00% per year.
Optional Payment Form Election Percentage	Traditional Plan participants: Single Participants: 100% Life Annuity Married Participants: 25% Life Annuity, 25% Joint and 50% Survivor Annuity, 50% Joint and 100% Survivor Annuity Cash Balance participants: Retirement: 70% Lump Sum, 30% Life Annuity Termination: 80% Immediate Lump Sum, 20% Lump Sum Deferred to Age 62 Golden Peanut Participants without Cash Balance: 75% lump sum, 10% life annuity, 5% joint and 50% survivor annuity, 10% joint and 100% survivor annuity.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

For ERISA Requirements

Retirement Age

Active Participants

See Tables 2-3

Terminated Vested Participants

Age 62

Mortality Rates

Healthy and Disabled

2015 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)

Withdrawal Rates

See Tables 4–5

Disability Rates

See Tables 6

Decrement Timing

Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%)

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

2014 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 \$265,000.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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

2013 Plan Year

8.00%, limited to 7.16%

2014 Plan Year

8.00%, limited to 6.99%

Trust Expenses Included in Target Normal Cost

None

Actuarial Method

Standard unit credit cost method

Valuation Date

January 1, 2015

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
15	15.50%	45	4.50%
16	15.50%	46	4.50%
17	15.50%	47	4.50%
18	15.50%	48	4.50%
19	15.50%	49	4.50%
20	15.50%	50	3.50%
21	15.50%	51	3.50%
22	15.50%	52	3.50%
23	15.50%	53	3.50%
24	15.50%	54	3.50%
25	8.00%	55	3.50%
26	8.00%	56	3.50%
27	8.00%	57	3.50%
28	8.00%	58	3.50%
29	8.00%	59	3.50%
30	7.00%	60	3.50%
31	7.00%	61	3.50%
32	7.00%	62	3.50%
33	7.00%	63	3.50%
34	7.00%	64	3.50%
35	6.00%	65+	3.00%
36	6.00%		
37	6.00%		
38	6.00%		
39	6.00%		
40	5.00%		
41	5.00%		
42	5.00%		
43	5.00%		
44	5.00%		

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 2

Retirement Rates (cash balance participants)

<u>Age</u>	<u>Rate</u>
55	5.00%
56	5.00%
57	10.00%
58	10.00%
59	10.00%
60	10.00%
61	10.00%
62	10.00%
63	10.00%
64	10.00%
65	20.00%
66	20.00%
67	20.00%
68	25.00%
69	25.00%
70+	100.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 3

Retirement Rates (non cash balance participants)

<u>Age</u>	<u>Rate</u>
55	3.00%
56	3.00%
57	3.00%
58	3.00%
59	8.00%
60	12.00%
61	15.00%
62	20.00%
63	20.00%
64	20.00%
65	30.00%
66	25.00%
67	25.00%
68	25.00%
69	25.00%
70+	100.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 4—Page 1 of 2

Withdrawal Rates (cash balance participants)

Age	Years of Service			
	0	1	2	3+
15	61.00%	38.00%	33.50%	27.50%
16	57.00%	36.00%	31.50%	26.00%
17	53.00%	34.00%	30.00%	25.00%
18	48.50%	32.50%	28.50%	24.00%
19	44.50%	30.50%	26.50%	22.50%
20	40.50%	28.50%	25.00%	21.50%
21	36.50%	26.50%	23.50%	20.00%
22	32.50%	25.00%	22.00%	19.00%
23	30.50%	24.00%	20.00%	17.00%
24	28.50%	23.00%	18.50%	15.50%
25	26.50%	22.00%	17.00%	14.00%
26	25.00%	21.50%	15.50%	13.50%
27	23.00%	20.50%	14.00%	13.50%
28	23.00%	20.00%	14.00%	13.00%
29	22.50%	19.00%	13.50%	12.50%
30	22.50%	18.50%	13.50%	12.50%
31	22.00%	17.50%	13.00%	12.00%
32	22.00%	17.00%	13.00%	12.00%
33	22.00%	16.50%	12.50%	11.50%
34	21.50%	16.50%	12.50%	11.00%
35	21.50%	16.50%	12.00%	11.00%
36	21.00%	16.50%	12.00%	10.50%
37	21.00%	16.50%	11.50%	10.50%
38	20.50%	16.00%	11.00%	10.00%
39	20.00%	16.00%	11.00%	10.00%
40	20.00%	15.50%	10.50%	9.50%
41	19.50%	15.50%	10.50%	9.50%
42	19.00%	15.00%	10.00%	9.00%
43	18.50%	14.50%	9.50%	9.00%
44	18.00%	14.50%	9.50%	9.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 4—Page 2 of 2

Withdrawal Rates (cash balance participants)

Age	Years of Service			
	0	1	2	3+
45	18.00%	14.00%	9.00%	9.00%
46	17.50%	14.00%	9.00%	8.50%
47	17.00%	13.50%	8.50%	8.50%
48	17.00%	13.50%	8.50%	8.50%
49	16.50%	13.00%	8.50%	8.50%
50	16.00%	13.00%	8.00%	8.50%
51	15.50%	12.50%	8.00%	8.50%
52	15.50%	12.50%	8.00%	8.50%
53	15.00%	12.50%	8.00%	8.50%
54	14.50%	12.00%	8.00%	8.50%
55	14.50%	12.00%	8.00%	8.50%
56	14.50%	12.00%	8.00%	8.50%
57	14.50%	12.00%	8.00%	8.50%
58	14.50%	12.00%	8.00%	8.50%
59	14.50%	12.00%	8.00%	8.50%
60	14.50%	12.00%	8.00%	8.50%
61	14.50%	12.00%	8.00%	8.50%
62	14.50%	12.00%	8.00%	8.50%
63	14.50%	12.00%	8.00%	8.50%
64	14.50%	12.00%	8.00%	8.50%
65+	0.00%	0.00%	0.00%	0.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 5—Page 1 of 2

Withdrawal Rates (non cash balance participants)

Age	Years of Service			
	0	1	2	3+
15	40.50%	28.50%	25.00%	9.50%
16	40.50%	28.50%	25.00%	9.50%
17	40.50%	28.50%	25.00%	9.50%
18	40.50%	28.50%	25.00%	9.50%
19	40.50%	28.50%	25.00%	9.50%
20	40.50%	28.50%	25.00%	9.50%
21	36.50%	26.50%	23.50%	9.00%
22	32.50%	25.00%	22.00%	9.00%
23	30.50%	24.00%	20.00%	8.50%
24	28.50%	23.00%	18.50%	8.00%
25	26.50%	22.00%	17.00%	8.00%
26	25.00%	21.50%	15.50%	7.50%
27	23.00%	20.50%	14.00%	7.50%
28	23.00%	20.00%	14.00%	7.00%
29	22.50%	19.00%	13.50%	6.50%
30	22.50%	18.50%	13.50%	6.00%
31	22.00%	17.50%	13.00%	6.00%
32	22.00%	17.00%	13.00%	5.50%
33	22.00%	16.50%	12.50%	5.00%
34	21.50%	16.50%	12.50%	5.00%
35	21.50%	16.50%	12.00%	5.00%
36	21.00%	16.50%	12.00%	5.00%
37	21.00%	16.50%	11.50%	5.00%
38	20.50%	16.00%	11.00%	5.00%
39	20.00%	16.00%	11.00%	4.50%
40	20.00%	15.50%	10.50%	4.50%
41	19.50%	15.50%	10.50%	4.00%
42	19.00%	15.00%	10.00%	4.00%
43	18.50%	14.50%	9.50%	3.50%
44	18.00%	14.50%	9.50%	3.50%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 5—Page 2 of 2

Withdrawal Rates (non cash balance participants)

Age	Years of Service			
	0	1	2	3+
45	18.00%	14.00%	9.00%	3.50%
46	17.50%	14.00%	9.00%	3.50%
47	17.00%	13.50%	8.50%	3.50%
48	17.00%	13.50%	8.50%	3.50%
49	16.50%	13.00%	8.50%	3.50%
50	16.00%	13.00%	8.00%	3.50%
51	15.50%	12.50%	8.00%	3.50%
52	15.50%	12.50%	8.00%	3.50%
53	15.00%	12.50%	8.00%	3.50%
54	14.50%	12.00%	8.00%	3.50%
55	14.50%	12.00%	8.00%	3.50%
56	14.50%	12.00%	8.00%	3.50%
57	14.50%	12.00%	8.00%	3.50%
58	14.50%	12.00%	8.00%	3.50%
59	14.50%	12.00%	8.00%	3.50%
60	14.50%	12.00%	8.00%	3.50%
61	14.50%	12.00%	8.00%	3.50%
62	14.50%	12.00%	8.00%	3.50%
63	14.50%	12.00%	8.00%	3.50%
64	14.50%	12.00%	8.00%	3.50%
65+	0.00%	0.00%	0.00%	0.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 6

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%			

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment 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**2015****This Form is Open to Public Inspection****Part I Annual Report Identification Information**For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

- 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 ADM RETIREMENT PLAN	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 12/28/1943
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) ARCHER DANIELS MIDLAND COMPANY P.O. BOX 1470 DECATUR IL 62525	2b Employer Identification Number (EIN) 41-0129150 2c Plan Sponsor's telephone number 312-634-8140 2d Business code (see instructions) 311900

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		10/11/2016	MICHAEL D'AMBROSE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	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)			Preparer's telephone number

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

Form 5500 (2015)
v. 150123

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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 13,681
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) 8,365
a(2) Total number of active participants at the end of the plan year	6a(2) 8,464
b Retired or separated participants receiving benefits.....	6b 2,947
c Other retired or separated participants entitled to future benefits.....	6c 2,048
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 13,459
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e 621
f Total. Add lines 6d and 6e	6f 14,080
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 240
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: 1A 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)

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <hr/> <small>Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</small>	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 2015 This Form is Open to Public Inspection
---	--	---

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

► **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 RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
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>01</u> Day <u>01</u> Year <u>2015</u>			
2 Assets:			
a Market value	2a	1,132,248,331	
b Actuarial value	2b	1,085,524,323	
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.....	3,469	350,125,068	350,125,068
b For terminated vested participants.....	1,847	67,258,986	67,258,986
c For active participants.....	8,365	426,973,641	450,709,854
d Total.....	13,681	844,357,695	868,093,908
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		6.38%
6 Target normal cost.....	6		36,100,119

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		10/03/2016
	Signature of actuary	Date
CEDY JURY		1408069
Type or print name of actuary		Most recent enrollment number
HEWITT ASSOCIATES LLC		312-381-1000
Firm name		Telephone number (including area code)
200 EAST RANDOLPH STREET		
CHICAGO	IL 60601	
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 ☐

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).....	0	130,959,478
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	45,941,416
9 Amount remaining (line 7 minus line 8)	0	85,018,062
10 Interest on line 9 using prior year's actual return of <u>10.91</u> %	0	9,275,471
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		141,829,172
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>6.54</u> %		6,772,712
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		4,175,353
c Total available at beginning of current plan year to add to prefunding balance.....		152,777,237
d Portion of (c) to be added to prefunding balance.....		152,777,237
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	247,070,770

Part III Funding Percentages		
14 Funding target attainment percentage	14	96.58%
15 Adjusted funding target attainment percentage	15	125.04%
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	95.53%
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
08/16/2016	72,000,000	0			
Totals ▶			18(b)	72,000,000	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	65,116,975
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: 4.72%	2nd segment: 6.11%	3rd segment: 6.81%	☐ 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	36,100,119	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	29,640,355		7,138,776
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	43,238,895	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	38,270,880	38,270,880
36 Additional cash requirement (line 34 minus line 35)	36	4,968,015	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	65,116,975	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	60,148,960	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	38,270,880	
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)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2015

Date	Amount	Days to Discount to 1/1/2015 at 6.38%	Interest Adjusted Contribution
August 16, 2016	<u>\$ 72,000,000</u>	593	<u>\$ 65,116,975</u>
Total Contribution	\$ 72,000,000		\$ 65,116,975

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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.

Cash Balance Participants			(d)
(a)	(b)	(c)	Product
Age	Rate	Weight	(a) × (b) × (c)
55.5	5.00%	1.0000	2.78
56.5	5.00%	0.9500	2.68
57.5	10.00%	0.9025	5.19
58.5	10.00%	0.8123	4.75
59.5	10.00%	0.7310	4.35
60.5	10.00%	0.6579	3.98
61.5	10.00%	0.5921	3.64
62.5	10.00%	0.5329	3.33
63.5	10.00%	0.4796	3.05
64.5	10.00%	0.4317	2.78
65.5	20.00%	0.3885	5.09
66.5	20.00%	0.3108	4.13
67.5	20.00%	0.2486	3.36
68.5	25.00%	0.1989	3.41
69.5	25.00%	0.1492	2.59
70	100.00%	0.1119	7.83
Weighted Average			62.94

Non-Cash Balance Participants			(d)
(a)	(b)	(c)	Product
Age	Rate	Weight	(a) × (b) × (c)
55.5	3.00%	1.0000	1.67
56.5	3.00%	0.9700	1.64
57.5	3.00%	0.9409	1.62
58.5	3.00%	0.9127	1.60
59.5	8.00%	0.8853	4.21
60.5	12.00%	0.8145	5.91
61.5	15.00%	0.7167	6.61
62.5	20.00%	0.6092	7.62
63.5	20.00%	0.4874	6.19
64.5	20.00%	0.3899	5.03
65.5	30.00%	0.3119	6.13
66.5	25.00%	0.2183	3.63
67.5	25.00%	0.1638	2.76
68.5	25.00%	0.1228	2.10
69.5	25.00%	0.0921	1.60
70	100.00%	0.0691	4.84
Weighted Average			63.16

	Average Age	% of Active Participants
Cash Balance Participants	62.94	54.10%
Non-Cash Balance Participants	63.16	45.90%
Weighted Average Retirement Age	63.04	

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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

Interest Rates for Minimum Funding Purposes	Based on segment rates with a three-month lookback (as of September 2014), each adjusted as needed to fall within the 25-year average interest rate corridor under HATFA
1st Segment Rate	4.72%
2nd Segment Rate	6.11%
3rd Segment Rate	6.81%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a three-month lookback (as of September 2014), without regard to interest rate stabilization
1st Segment Rate	1.15%
2nd Segment Rate	4.06%
3rd Segment Rate	5.15%
Salary Increases	
Minimum Funding Target Normal Cost	See Table 1
Maximum Tax Expected Benefit Increase	See Table 1
Cash Balance Interest Crediting Rate	3.04%
Cash Balance Annuity Conversion Rate	Same as funding interest rates above
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 3.00% per year.
Optional Payment Form Election Percentage	Traditional Plan participants: Single Participants: 100% Life Annuity Married Participants: 25% Life Annuity, 25% Joint and 50% Survivor Annuity, 50% Joint and 100% Survivor Annuity Cash Balance participants: Retirement: 70% Lump Sum, 30% Life Annuity Termination: 80% Immediate Lump Sum, 20% Lump Sum Deferred to Age 62 Golden Peanut Participants without Cash Balance: 75% lump sum, 10% life annuity, 5% joint and 50% survivor annuity, 10% joint and 100% survivor annuity.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

For ERISA Requirements

Retirement Age

Active Participants

See Tables 2-3

Terminated Vested Participants

Age 62

Mortality Rates

Healthy and Disabled

2015 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)

Withdrawal Rates

See Tables 4–5

Disability Rates

See Tables 6

Decrement Timing

Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%)

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

2014 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 \$265,000.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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

2013 Plan Year

8.00%, limited to 7.16%

2014 Plan Year

8.00%, limited to 6.99%

Trust Expenses Included in Target Normal Cost

None

Actuarial Method

Standard unit credit cost method

Valuation Date

January 1, 2015

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
15	15.50%	45	4.50%
16	15.50%	46	4.50%
17	15.50%	47	4.50%
18	15.50%	48	4.50%
19	15.50%	49	4.50%
20	15.50%	50	3.50%
21	15.50%	51	3.50%
22	15.50%	52	3.50%
23	15.50%	53	3.50%
24	15.50%	54	3.50%
25	8.00%	55	3.50%
26	8.00%	56	3.50%
27	8.00%	57	3.50%
28	8.00%	58	3.50%
29	8.00%	59	3.50%
30	7.00%	60	3.50%
31	7.00%	61	3.50%
32	7.00%	62	3.50%
33	7.00%	63	3.50%
34	7.00%	64	3.50%
35	6.00%	65+	3.00%
36	6.00%		
37	6.00%		
38	6.00%		
39	6.00%		
40	5.00%		
41	5.00%		
42	5.00%		
43	5.00%		
44	5.00%		

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 2

Retirement Rates (cash balance participants)

<u>Age</u>	<u>Rate</u>
55	5.00%
56	5.00%
57	10.00%
58	10.00%
59	10.00%
60	10.00%
61	10.00%
62	10.00%
63	10.00%
64	10.00%
65	20.00%
66	20.00%
67	20.00%
68	25.00%
69	25.00%
70+	100.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 3

Retirement Rates (non cash balance participants)

<u>Age</u>	<u>Rate</u>
55	3.00%
56	3.00%
57	3.00%
58	3.00%
59	8.00%
60	12.00%
61	15.00%
62	20.00%
63	20.00%
64	20.00%
65	30.00%
66	25.00%
67	25.00%
68	25.00%
69	25.00%
70+	100.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 4—Page 1 of 2

Withdrawal Rates (cash balance participants)

Age	Years of Service			
	0	1	2	3+
15	61.00%	38.00%	33.50%	27.50%
16	57.00%	36.00%	31.50%	26.00%
17	53.00%	34.00%	30.00%	25.00%
18	48.50%	32.50%	28.50%	24.00%
19	44.50%	30.50%	26.50%	22.50%
20	40.50%	28.50%	25.00%	21.50%
21	36.50%	26.50%	23.50%	20.00%
22	32.50%	25.00%	22.00%	19.00%
23	30.50%	24.00%	20.00%	17.00%
24	28.50%	23.00%	18.50%	15.50%
25	26.50%	22.00%	17.00%	14.00%
26	25.00%	21.50%	15.50%	13.50%
27	23.00%	20.50%	14.00%	13.50%
28	23.00%	20.00%	14.00%	13.00%
29	22.50%	19.00%	13.50%	12.50%
30	22.50%	18.50%	13.50%	12.50%
31	22.00%	17.50%	13.00%	12.00%
32	22.00%	17.00%	13.00%	12.00%
33	22.00%	16.50%	12.50%	11.50%
34	21.50%	16.50%	12.50%	11.00%
35	21.50%	16.50%	12.00%	11.00%
36	21.00%	16.50%	12.00%	10.50%
37	21.00%	16.50%	11.50%	10.50%
38	20.50%	16.00%	11.00%	10.00%
39	20.00%	16.00%	11.00%	10.00%
40	20.00%	15.50%	10.50%	9.50%
41	19.50%	15.50%	10.50%	9.50%
42	19.00%	15.00%	10.00%	9.00%
43	18.50%	14.50%	9.50%	9.00%
44	18.00%	14.50%	9.50%	9.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 4—Page 2 of 2

Withdrawal Rates (cash balance participants)

Age	Years of Service			
	0	1	2	3+
45	18.00%	14.00%	9.00%	9.00%
46	17.50%	14.00%	9.00%	8.50%
47	17.00%	13.50%	8.50%	8.50%
48	17.00%	13.50%	8.50%	8.50%
49	16.50%	13.00%	8.50%	8.50%
50	16.00%	13.00%	8.00%	8.50%
51	15.50%	12.50%	8.00%	8.50%
52	15.50%	12.50%	8.00%	8.50%
53	15.00%	12.50%	8.00%	8.50%
54	14.50%	12.00%	8.00%	8.50%
55	14.50%	12.00%	8.00%	8.50%
56	14.50%	12.00%	8.00%	8.50%
57	14.50%	12.00%	8.00%	8.50%
58	14.50%	12.00%	8.00%	8.50%
59	14.50%	12.00%	8.00%	8.50%
60	14.50%	12.00%	8.00%	8.50%
61	14.50%	12.00%	8.00%	8.50%
62	14.50%	12.00%	8.00%	8.50%
63	14.50%	12.00%	8.00%	8.50%
64	14.50%	12.00%	8.00%	8.50%
65+	0.00%	0.00%	0.00%	0.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 5—Page 1 of 2

Withdrawal Rates (non cash balance participants)

Age	Years of Service			
	0	1	2	3+
15	40.50%	28.50%	25.00%	9.50%
16	40.50%	28.50%	25.00%	9.50%
17	40.50%	28.50%	25.00%	9.50%
18	40.50%	28.50%	25.00%	9.50%
19	40.50%	28.50%	25.00%	9.50%
20	40.50%	28.50%	25.00%	9.50%
21	36.50%	26.50%	23.50%	9.00%
22	32.50%	25.00%	22.00%	9.00%
23	30.50%	24.00%	20.00%	8.50%
24	28.50%	23.00%	18.50%	8.00%
25	26.50%	22.00%	17.00%	8.00%
26	25.00%	21.50%	15.50%	7.50%
27	23.00%	20.50%	14.00%	7.50%
28	23.00%	20.00%	14.00%	7.00%
29	22.50%	19.00%	13.50%	6.50%
30	22.50%	18.50%	13.50%	6.00%
31	22.00%	17.50%	13.00%	6.00%
32	22.00%	17.00%	13.00%	5.50%
33	22.00%	16.50%	12.50%	5.00%
34	21.50%	16.50%	12.50%	5.00%
35	21.50%	16.50%	12.00%	5.00%
36	21.00%	16.50%	12.00%	5.00%
37	21.00%	16.50%	11.50%	5.00%
38	20.50%	16.00%	11.00%	5.00%
39	20.00%	16.00%	11.00%	4.50%
40	20.00%	15.50%	10.50%	4.50%
41	19.50%	15.50%	10.50%	4.00%
42	19.00%	15.00%	10.00%	4.00%
43	18.50%	14.50%	9.50%	3.50%
44	18.00%	14.50%	9.50%	3.50%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 5—Page 2 of 2

Withdrawal Rates (non cash balance participants)

Age	Years of Service			
	0	1	2	3+
45	18.00%	14.00%	9.00%	3.50%
46	17.50%	14.00%	9.00%	3.50%
47	17.00%	13.50%	8.50%	3.50%
48	17.00%	13.50%	8.50%	3.50%
49	16.50%	13.00%	8.50%	3.50%
50	16.00%	13.00%	8.00%	3.50%
51	15.50%	12.50%	8.00%	3.50%
52	15.50%	12.50%	8.00%	3.50%
53	15.00%	12.50%	8.00%	3.50%
54	14.50%	12.00%	8.00%	3.50%
55	14.50%	12.00%	8.00%	3.50%
56	14.50%	12.00%	8.00%	3.50%
57	14.50%	12.00%	8.00%	3.50%
58	14.50%	12.00%	8.00%	3.50%
59	14.50%	12.00%	8.00%	3.50%
60	14.50%	12.00%	8.00%	3.50%
61	14.50%	12.00%	8.00%	3.50%
62	14.50%	12.00%	8.00%	3.50%
63	14.50%	12.00%	8.00%	3.50%
64	14.50%	12.00%	8.00%	3.50%
65+	0.00%	0.00%	0.00%	0.00%

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Table 6

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)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, Part V—Summary of Plan Provisions

Plan Provisions

History of Plan

The Archer Daniels Midland Retirement Plan was established effective December 27, 1943, as a group annuity contract with the Equitable Life Assurance Society. Effective September 1, 1952, a separate plan was established for hourly employees.

In December, 1954, a change was made in financing the plan from a deposit administrative group annuity contract to a trustee basis. No further contributions were made to the Equitable deposit administration fund. The existing deposit administration contract funds were used to purchase benefits upon retirement and such funds were sufficient to purchase the benefits of all participants who retired prior to July 31, 1963. The Trustee currently is the National City Bank of Minneapolis.

Effective January 1, 1968, the benefit formula was changed from a career average pay formula to a final average pay formula. The final average pay formula adopted was 1% of all pay plus ½% of pay in excess of an average Social Security wage base for all years of service up to 35 years.

Effective January 1, 1973, the method of integrating the benefit formula with Social Security was changed from a step rate basis (a higher benefit rate on pay over a wage base) to an offset basis (same benefit rate on all pay with the plan benefit reduced by some portion of Social Security benefits). The formula adopted was 56% of final average compensation minus 50% of primary Social Security, times the ratio of credited service to 35 years. In addition, a minimum benefit formula of 9.00 times credited service up to 35 years was added, the disability benefit was removed (now covered by an insured long-term disability plan), the retirement death benefit provisions were liberalized, and the eligibility provisions for vesting were liberalized.

Effective January 1, 1976, the plan was amended to comply with the Employee Retirement Income Security Act of 1974 (ERISA). These changes included providing the rule of 45 for vesting.

During 1978, the plan was amended retroactive to January 1, 1976, to increase the minimum benefit to \$9.00 times credited service.

Effective January 1, 1983, the plan was amended to be in accordance with the maximum benefit rules of TEFRA.

The plan was amended effective August 1, 1984, to extend preretirement death coverage to terminated vested employees on an employee paid basis as required by the Retirement Equity Act.

Effective January 1, 1987, the plan was amended to be in accordance with the maximum benefit rules of TRA-86.

Effective January 1, 1989, in accordance with the Tax Reform Act of 1986, a five-year cliff vesting schedule was adopted and the maximum compensation taken into account in determining benefits was limited to \$200,000 subject to future indexing.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

During 1990, Collingwood Grain was merged into this plan. The benefit for former Collingwood Grain employees is based on the accrued benefit payable at age 65 as of December 31, 1989 with Collingwood Grain plus service from January 1, 1990 under the ADM Salaried Plan.

Effective December 15, 1990, Pfizer was merged into this plan. The benefit for former Pfizer employees is based on Pfizer plan provisions.

During 1992, Agri-Trans was merged into this plan. The benefit for former Agri-Trans employees is calculated in accordance with the ADM Salaried Plan.

Effective January 1, 1993, Dixie Portland salaried employees were merged into the plan. The benefit for former Dixie Portland employees is based on the larger of the accrued benefit payable at age 65 as of December 31, 1992, under Dixie Portland plan formula plus service from January 1, 1993, under the ADM Salaried Plan, or the ADM plan formula based on Dixie Portland and ADM service.

Effective January 1, 1993, the benefit for former Pfizer employees was changed to be the larger of the accrued benefit payable at age 65 as of December 31, 1992, under the Pfizer plan formula plus service from January 1, 1993, under the ADM Salaried Plan, or the ADM plan formula based on Pfizer and ADM service.

Effective January 1, 1996, the Premiere salaried employees were merged into the plan. The benefit for former Premiere employees is based on the larger of the accrued benefit payable at age 65 as of October 31, 1994, under the Premiere plan formula plus service from November 1, 1994, under the ADM salaried formula, or the ADM plan formula based on total service.

Effective September 30, 1996, Southern Cellulose salaried employees were merged into the plan. The benefit for former Southern Cellulose employees is based on the accrued benefit payable at age 65 of September 30, 1996 with Southern Cellulose plus the benefit for service from October 1, 1996 under the ADM Salaried Plan.

Effective May 31, 1997, Benson-Quinn employees were merged into the plan. The benefit for former Benson-Quinn employees is based on the accrued benefit payable at age 65 as of May 31, 1998 with Benson-Quinn plus service from June 1, 1998 under the ADM Salaried Plan.

Effective January 1, 1998, the ADM salaried plan benefit formula was changed to an excess step-rate formula of 36% of final average pay up to covered compensation plus 16.5% of final average pay in excess of covered compensation, reduced proportionately for service less the 30 years, plus 0.5% of final average pay times service over 30 years.

Effective December 31, 1999, the Moorman salaried employees and retired employees were merged into the plan. The Moorman salaried employees were granted the ADM salaried plan benefit for all years of service with Moorman and ADM.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Effective January 1, 2000, ADM unpurchased annuities previously purchased from an insurance carrier for former Moorman employees and will now pay trust benefits from the ADM plan. ADM also adopted a 415(d) COLA which increases the maximum benefit payable from a qualified plan and eliminated the two-plan limits from the qualified plan.

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

Effective January 1, 2009, employees who did not have five years of continuous service as of December 31, 2008, and all new hires on or after January 1, 2009, are eligible for the cash balance formula. All other employees continue to have benefits calculated under the traditional formula.

Effective December 31, 2011, the Golden Peanut Pension Plan salaried group was merged into this plan.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Summary of Plan Provisions

Effective Date	December 27, 1943. Amended and restated effective January 1, 1998 with certain amendments effective since restatement (most recent amendment January 1, 2009).
Eligibility for Participation	<p>All regular salaried employees after completion of one year of aggregate continuous service.</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;2. Any eligible employee who did not have five years of continuous service as of December 31, 2008.
Eligibility for Benefits (Traditional Formula)	
Normal	Age 65.
Early	Age 55 and 10 years of continuous service. For former Pfizer employees, age 50 with 10 years credited service and 65 points.
Disability	Eligible for long-term disability plan. For former Pfizer employees, five years of continuous service and eligible for long-term disability plan.
Deferred Vested	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.
Disability	Eligible for long-term disability plan.
Deferred Vested	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)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Amount of Benefits (Traditional Formula)
Normal

A monthly amount equal to:

- a. 36% of final average compensation, plus 16.5% of final average compensation in excess of covered compensation reduced proportionately for service less than 30 years; plus
- b. 0.5% of final average compensation times service over 30 years.

Early

The normal benefit, reduced for payments prior to age 65 as in the table on page 64.

Disability

The normal benefit payable at 65. Employee assumed to have continued employment to age 65 at same pay when disabled. Social Security is determined as though termination of employment occurred at the end of long-term disability and the participant has attained his normal retirement age.

Deferred Vested

The normal benefit payable at 65 accrued to date of termination. If payments commence prior to age 65, reduction is $6\frac{2}{3}\%$ for each of the first five years and $3\frac{1}{3}\%$ for each additional year. Benefits cannot begin before age 55. For former Pfizer employees, reduction is 4% per year with benefits commencing no earlier than age 50.

Preretirement Surviving Spouse Annuity
Death While Active and Before
Eligible for Early Retirement

One-half of the vested benefit payable immediately to the surviving spouse until death. For former Pfizer employees, 50% of the amount the deceased participant would have been entitled to receive if the employee had survived to age 50 and then retired the day before death with a 50% 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 50.

Death While Active and After
Eligible for Early Retirement

One-half of the vested benefit payable immediately to the spouse until death.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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. For former Pfizer employees, same as for active deaths.

Amount of Benefits (Cash Balance Formula)
Initial Cash Balance Account Balance

An eligible employee who did not have five years of continuous service as of December 31, 2008 will have an initial account balance established as of January 1, 2009. It will equal the actuarial equivalent lump-sum value of his/her traditional formula accrued benefit as of December 31, 2008.

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.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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 Form

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

Historical Benefit Level

Not applicable.

The following chart shows the history of limits on compensation and benefits since 1987:

Year	Maximum Benefit	Maximum Compensation
1987	\$ 90,000	N/A
1988	\$ 94,023	N/A
1989	\$ 98,064	\$200,000
1990	\$102,582	\$209,200
1991	\$108,963	\$222,220
1992	\$112,221	\$228,860
1993	\$115,641	\$235,840
1994	\$118,800	\$150,000
1995	\$120,000	\$150,000
1996	\$120,000	\$150,000
1998	\$125,000	\$160,000
1999	\$130,000	\$160,000
2000	\$130,000	\$170,000
2001	\$140,000	\$170,000
2002	\$160,000	\$200,000
2003	\$160,000	\$200,000
2004	\$165,000	\$205,000
2005	\$170,000	\$210,000
2006	\$175,000	\$220,000

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Year	Maximum Benefit	Maximum Compensation
2007	\$180,000	\$225,000
2008	\$185,000	\$230,000
2009	\$195,000	\$245,000
2010	\$195,000	\$245,000
2011	\$195,000	\$245,000
2012	\$200,000	\$250,000
2013	\$205,000	\$255,000
2014	\$210,000	\$260,000
2015	\$210,000	\$265,000

Credited Service

Full years and days of continuous service with a participating employer from date of acquisition.

**Early Retirement Reduction Table
(Traditional Formula)**

Age	Factor
65	100.00%
64	97.00%
63	93.00%
62	88.00%
61	83.00%
60	78.00%
59	73.00%
58	68.00%
57	62.00%
56	56.00%
55	50.00%

Definitions

Continuous Service

Uninterrupted service as an employee of one or more of the participating employers, affiliates and predecessor companies.

Covered Compensation

The average of the Social Security wage bases in place during the 35-year period ending with the year of attaining Social Security normal retirement age.

Final Average Compensation

Average monthly compensation for the 60 consecutive months during the last 180 consecutive months of service as a qualified employee that produce the highest average.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Primary Social Security Benefit

The primary old-age insurance benefit to which an employee is or would be entitled under the provisions of the Social Security Act then in effect, commencing at normal retirement date, assuming continued employment and pay at date of retirement or termination.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Former Golden Peanut Pension Plan—Salaried Employees Only

Provisions Through December 31, 2011	The following plan provisions apply for benefits accrued by Golden Peanut Salaried participants through December 31, 2011. After December 31, 2011, benefits are accrued under the salaried cash balance formula if the vesting service as of December 31, 2010 was less than five years; and under the salaried traditional formula if the vesting service as of December 31, 2010 was greater than or equal to five.
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	Employees with at least 30 years of credited service receive a benefit of 50% of final average compensation less 50% of primary Social Security benefit. Benefits are reduced on a pro rata basis for fewer than 30 years of credited service. The minimum monthly pension is \$15.00 for each year of credited service. If an employee's age plus 90-point service totals 90 or more, the 50% of primary Social Security benefit offset above is reduced if the employee is below age 63.
Early	The normal benefit reduced by 5/12 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.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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.
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 5/12 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.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Compensation	Gross income including W-2 compensation, employee contributions to 401(k) plan, and salary reductions pursuant to a cafeteria plan, but excluding severance compensation, distributions from a nonqualified deferred compensation plan, and earnings in excess of the section 401(a)(17) recognizable pay limit.
Final Average Compensation	The average of the highest consecutive five years of compensation paid during the final 10 consecutive years of employment.
Primary Social Security Benefit	Estimated amount of employee's primary Social Security benefit based on the law in effect on the date the accrued benefit is determined.

Changes in Plan Provisions Since the Prior Year

The January 1, 2015 funding valuation reflects the following plan changes:

- The legislated section 401(a)(17) recognizable pay limit increased from \$260,000 for 2014 to \$265,000 for 2015.

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

As a result of an internal change in assignments at Aon Hewitt, the Enrolled Actuary has changed.

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)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, line 24—Change in Actuarial Assumptions

- The cash balance interest crediting rate was updated from 3.68% (October 2013 30-year Treasury rate) to 3.04% (October 2014 30-year Treasury rate).
- A change in the salary increase assumption applicable to the minimum funding target normal cost and maximum tax expected benefit increase to better reflect anticipated future experience.
- A change in the retirement rates to better reflect anticipated future experience.
- A change in the disability rates to better reflect anticipated future experience.
- A change in the withdrawal rates to better reflect anticipated future experience.
- A change in the optional payment form election percentage for cash balance participants from 100% lump sum to 70% lump sum, 30% life annuity for retirees and 80% immediate lump sum, 20% lump sum deferred to age 62 for terminated vested participants to better reflect the anticipated future experience.

The non-prescribed changes were made to better reflect the anticipated plan experience. These 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)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2015

Attained Age	Number of Participants, Average Compensation and Average Cash Balance Account									
	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25	191 \$47,369 \$484	196 \$53,234 \$1,486	10							
25-29	178 \$51,262 \$363	524 \$59,889 \$3,021	246 \$69,912 \$6,350	17						
30-34	141 \$65,162 \$312	260 \$62,847 \$3,379	347 \$76,799 \$8,396	177 \$77,898 \$2,403	12					
35-39	127 \$80,408 \$441	171 \$70,804 \$4,055	194 \$72,405 \$8,001	255 \$85,928 \$1,426	185 \$97,234 \$77	2				
40-44	107 \$90,437 \$365	148 \$71,644 \$4,122	169 \$78,932 \$11,537	173 \$83,069 \$2,089	230 \$100,326 \$56	93 \$97,488 \$49	6			
45-49	112 \$105,356 \$297	132 \$78,480 \$5,036	167 \$77,100 \$12,973	183 \$83,729 \$3,471	173 \$85,869 \$296	166 \$97,281 \$118	79 \$106,768 \$53	3	1	
50-54	123 \$101,866 \$368	140 \$77,361 \$6,167	136 \$78,307 \$15,593	200 \$80,404 \$3,241	191 \$83,118 \$46	138 \$91,949 \$77	142 \$110,446 \$1	90 \$108,042 \$0	15	
55-59	70 \$97,745 \$270	121 \$72,189 \$5,573	125 \$81,336 \$20,874	183 \$85,911 \$3,904	206 \$84,401 \$196	144 \$88,656 \$81	108 \$96,959 \$38	120 \$118,184 \$0	79 \$98,976 \$0	12
60-64	47 \$123,399 \$342	77 \$67,699 \$6,337	86 \$76,334 \$24,648	97 \$80,938 \$5,860	115 \$91,305 \$5	67 \$81,023 \$33	32 \$90,202 \$0	45 \$85,112 \$0	38 \$103,873 \$0	23 \$110,734 \$0
65-69	18 \$63,721 \$8,344	33 \$58,721 \$19,494	22 \$66,591 \$1,758	24 \$85,286 \$55	23	10	8	12	14	5
70+	4 \$42,740 \$3,647	21	8	7	5	2	2	1		1

N-8,365

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	\$ 44,993,346	January 1, 2012	5	\$ 9,847,233
Shortfall	\$ (7,076,979)	January 1, 2013	6	\$ (1,332,130)
Shortfall	\$ (8,276,012)	January 1, 2014	7	\$ (1,376,327)

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2015

Date	Amount	Days to Discount to 1/1/2015 at 6.38%	Interest Adjusted Contribution
August 16, 2016	<u>\$ 72,000,000</u>	593	<u>\$ 65,116,975</u>
Total Contribution	\$ 72,000,000		\$ 65,116,975

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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.

Cash Balance Participants			(d)
(a)	(b)	(c)	Product
Age	Rate	Weight	(a) × (b) × (c)
55.5	5.00%	1.0000	2.78
56.5	5.00%	0.9500	2.68
57.5	10.00%	0.9025	5.19
58.5	10.00%	0.8123	4.75
59.5	10.00%	0.7310	4.35
60.5	10.00%	0.6579	3.98
61.5	10.00%	0.5921	3.64
62.5	10.00%	0.5329	3.33
63.5	10.00%	0.4796	3.05
64.5	10.00%	0.4317	2.78
65.5	20.00%	0.3885	5.09
66.5	20.00%	0.3108	4.13
67.5	20.00%	0.2486	3.36
68.5	25.00%	0.1989	3.41
69.5	25.00%	0.1492	2.59
70	100.00%	0.1119	7.83
Weighted Average			62.94

Non-Cash Balance Participants			(d)
(a)	(b)	(c)	Product
Age	Rate	Weight	(a) × (b) × (c)
55.5	3.00%	1.0000	1.67
56.5	3.00%	0.9700	1.64
57.5	3.00%	0.9409	1.62
58.5	3.00%	0.9127	1.60
59.5	8.00%	0.8853	4.21
60.5	12.00%	0.8145	5.91
61.5	15.00%	0.7167	6.61
62.5	20.00%	0.6092	7.62
63.5	20.00%	0.4874	6.19
64.5	20.00%	0.3899	5.03
65.5	30.00%	0.3119	6.13
66.5	25.00%	0.2183	3.63
67.5	25.00%	0.1638	2.76
68.5	25.00%	0.1228	2.10
69.5	25.00%	0.0921	1.60
70	100.00%	0.0691	4.84
Weighted Average			63.16

	Average Age	% of Active Participants
Cash Balance Participants	62.94	54.10%
Non-Cash Balance Participants	63.16	45.90%
Weighted Average Retirement Age	63.04	

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, Part V—Summary of Plan Provisions

Plan Provisions

History of Plan

The Archer Daniels Midland Retirement Plan was established effective December 27, 1943, as a group annuity contract with the Equitable Life Assurance Society. Effective September 1, 1952, a separate plan was established for hourly employees.

In December, 1954, a change was made in financing the plan from a deposit administrative group annuity contract to a trustee basis. No further contributions were made to the Equitable deposit administration fund. The existing deposit administration contract funds were used to purchase benefits upon retirement and such funds were sufficient to purchase the benefits of all participants who retired prior to July 31, 1963. The Trustee currently is the National City Bank of Minneapolis.

Effective January 1, 1968, the benefit formula was changed from a career average pay formula to a final average pay formula. The final average pay formula adopted was 1% of all pay plus ½% of pay in excess of an average Social Security wage base for all years of service up to 35 years.

Effective January 1, 1973, the method of integrating the benefit formula with Social Security was changed from a step rate basis (a higher benefit rate on pay over a wage base) to an offset basis (same benefit rate on all pay with the plan benefit reduced by some portion of Social Security benefits). The formula adopted was 56% of final average compensation minus 50% of primary Social Security, times the ratio of credited service to 35 years. In addition, a minimum benefit formula of 9.00 times credited service up to 35 years was added, the disability benefit was removed (now covered by an insured long-term disability plan), the retirement death benefit provisions were liberalized, and the eligibility provisions for vesting were liberalized.

Effective January 1, 1976, the plan was amended to comply with the Employee Retirement Income Security Act of 1974 (ERISA). These changes included providing the rule of 45 for vesting.

During 1978, the plan was amended retroactive to January 1, 1976, to increase the minimum benefit to \$9.00 times credited service.

Effective January 1, 1983, the plan was amended to be in accordance with the maximum benefit rules of TEFRA.

The plan was amended effective August 1, 1984, to extend preretirement death coverage to terminated vested employees on an employee paid basis as required by the Retirement Equity Act.

Effective January 1, 1987, the plan was amended to be in accordance with the maximum benefit rules of TRA-86.

Effective January 1, 1989, in accordance with the Tax Reform Act of 1986, a five-year cliff vesting schedule was adopted and the maximum compensation taken into account in determining benefits was limited to \$200,000 subject to future indexing.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

During 1990, Collingwood Grain was merged into this plan. The benefit for former Collingwood Grain employees is based on the accrued benefit payable at age 65 as of December 31, 1989 with Collingwood Grain plus service from January 1, 1990 under the ADM Salaried Plan.

Effective December 15, 1990, Pfizer was merged into this plan. The benefit for former Pfizer employees is based on Pfizer plan provisions.

During 1992, Agri-Trans was merged into this plan. The benefit for former Agri-Trans employees is calculated in accordance with the ADM Salaried Plan.

Effective January 1, 1993, Dixie Portland salaried employees were merged into the plan. The benefit for former Dixie Portland employees is based on the larger of the accrued benefit payable at age 65 as of December 31, 1992, under Dixie Portland plan formula plus service from January 1, 1993, under the ADM Salaried Plan, or the ADM plan formula based on Dixie Portland and ADM service.

Effective January 1, 1993, the benefit for former Pfizer employees was changed to be the larger of the accrued benefit payable at age 65 as of December 31, 1992, under the Pfizer plan formula plus service from January 1, 1993, under the ADM Salaried Plan, or the ADM plan formula based on Pfizer and ADM service.

Effective January 1, 1996, the Premiere salaried employees were merged into the plan. The benefit for former Premiere employees is based on the larger of the accrued benefit payable at age 65 as of October 31, 1994, under the Premiere plan formula plus service from November 1, 1994, under the ADM salaried formula, or the ADM plan formula based on total service.

Effective September 30, 1996, Southern Cellulose salaried employees were merged into the plan. The benefit for former Southern Cellulose employees is based on the accrued benefit payable at age 65 of September 30, 1996 with Southern Cellulose plus the benefit for service from October 1, 1996 under the ADM Salaried Plan.

Effective May 31, 1997, Benson-Quinn employees were merged into the plan. The benefit for former Benson-Quinn employees is based on the accrued benefit payable at age 65 as of May 31, 1998 with Benson-Quinn plus service from June 1, 1998 under the ADM Salaried Plan.

Effective January 1, 1998, the ADM salaried plan benefit formula was changed to an excess step-rate formula of 36% of final average pay up to covered compensation plus 16.5% of final average pay in excess of covered compensation, reduced proportionately for service less the 30 years, plus 0.5% of final average pay times service over 30 years.

Effective December 31, 1999, the Moorman salaried employees and retired employees were merged into the plan. The Moorman salaried employees were granted the ADM salaried plan benefit for all years of service with Moorman and ADM.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Effective January 1, 2000, ADM unpurchased annuities previously purchased from an insurance carrier for former Moorman employees and will now pay trust benefits from the ADM plan. ADM also adopted a 415(d) COLA which increases the maximum benefit payable from a qualified plan and eliminated the two-plan limits from the qualified plan.

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

Effective January 1, 2009, employees who did not have five years of continuous service as of December 31, 2008, and all new hires on or after January 1, 2009, are eligible for the cash balance formula. All other employees continue to have benefits calculated under the traditional formula.

Effective December 31, 2011, the Golden Peanut Pension Plan salaried group was merged into this plan.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Summary of Plan Provisions

Effective Date	December 27, 1943. Amended and restated effective January 1, 1998 with certain amendments effective since restatement (most recent amendment January 1, 2009).
Eligibility for Participation	<p>All regular salaried employees after completion of one year of aggregate continuous service.</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;2. Any eligible employee who did not have five years of continuous service as of December 31, 2008.
Eligibility for Benefits (Traditional Formula)	
Normal	Age 65.
Early	Age 55 and 10 years of continuous service. For former Pfizer employees, age 50 with 10 years credited service and 65 points.
Disability	Eligible for long-term disability plan. For former Pfizer employees, five years of continuous service and eligible for long-term disability plan.
Deferred Vested	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.
Disability	Eligible for long-term disability plan.
Deferred Vested	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)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Amount of Benefits (Traditional Formula)
Normal

A monthly amount equal to:

- a. 36% of final average compensation, plus 16.5% of final average compensation in excess of covered compensation reduced proportionately for service less than 30 years; plus
- b. 0.5% of final average compensation times service over 30 years.

Early

The normal benefit, reduced for payments prior to age 65 as in the table on page 64.

Disability

The normal benefit payable at 65. Employee assumed to have continued employment to age 65 at same pay when disabled. Social Security is determined as though termination of employment occurred at the end of long-term disability and the participant has attained his normal retirement age.

Deferred Vested

The normal benefit payable at 65 accrued to date of termination. If payments commence prior to age 65, reduction is $6\frac{2}{3}\%$ for each of the first five years and $3\frac{1}{3}\%$ for each additional year. Benefits cannot begin before age 55. For former Pfizer employees, reduction is 4% per year with benefits commencing no earlier than age 50.

Preretirement Surviving Spouse Annuity
Death While Active and Before
Eligible for Early Retirement

One-half of the vested benefit payable immediately to the surviving spouse until death. For former Pfizer employees, 50% of the amount the deceased participant would have been entitled to receive if the employee had survived to age 50 and then retired the day before death with a 50% 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 50.

Death While Active and After
Eligible for Early Retirement

One-half of the vested benefit payable immediately to the spouse until death.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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. For former Pfizer employees, same as for active deaths.

Amount of Benefits (Cash Balance Formula)
Initial Cash Balance Account Balance

An eligible employee who did not have five years of continuous service as of December 31, 2008 will have an initial account balance established as of January 1, 2009. It will equal the actuarial equivalent lump-sum value of his/her traditional formula accrued benefit as of December 31, 2008.

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.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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 Form

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

Historical Benefit Level

Not applicable.

The following chart shows the history of limits on compensation and benefits since 1987:

Year	Maximum Benefit	Maximum Compensation
1987	\$ 90,000	N/A
1988	\$ 94,023	N/A
1989	\$ 98,064	\$200,000
1990	\$102,582	\$209,200
1991	\$108,963	\$222,220
1992	\$112,221	\$228,860
1993	\$115,641	\$235,840
1994	\$118,800	\$150,000
1995	\$120,000	\$150,000
1996	\$120,000	\$150,000
1998	\$125,000	\$160,000
1999	\$130,000	\$160,000
2000	\$130,000	\$170,000
2001	\$140,000	\$170,000
2002	\$160,000	\$200,000
2003	\$160,000	\$200,000
2004	\$165,000	\$205,000
2005	\$170,000	\$210,000
2006	\$175,000	\$220,000

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Year	Maximum Benefit	Maximum Compensation
2007	\$180,000	\$225,000
2008	\$185,000	\$230,000
2009	\$195,000	\$245,000
2010	\$195,000	\$245,000
2011	\$195,000	\$245,000
2012	\$200,000	\$250,000
2013	\$205,000	\$255,000
2014	\$210,000	\$260,000
2015	\$210,000	\$265,000

Credited Service

Full years and days of continuous service with a participating employer from date of acquisition.

**Early Retirement Reduction Table
(Traditional Formula)**

Age	Factor
65	100.00%
64	97.00%
63	93.00%
62	88.00%
61	83.00%
60	78.00%
59	73.00%
58	68.00%
57	62.00%
56	56.00%
55	50.00%

Definitions

Continuous Service

Uninterrupted service as an employee of one or more of the participating employers, affiliates and predecessor companies.

Covered Compensation

The average of the Social Security wage bases in place during the 35-year period ending with the year of attaining Social Security normal retirement age.

Final Average Compensation

Average monthly compensation for the 60 consecutive months during the last 180 consecutive months of service as a qualified employee that produce the highest average.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Primary Social Security Benefit

The primary old-age insurance benefit to which an employee is or would be entitled under the provisions of the Social Security Act then in effect, commencing at normal retirement date, assuming continued employment and pay at date of retirement or termination.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Former Golden Peanut Pension Plan—Salaried Employees Only

Provisions Through December 31, 2011

The following plan provisions apply for benefits accrued by Golden Peanut Salaried participants through December 31, 2011. After December 31, 2011, benefits are accrued under the salaried cash balance formula if the vesting service as of December 31, 2010 was less than five years; and under the salaried traditional formula if the vesting service as of December 31, 2010 was greater than or equal to five.

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

Employees with at least 30 years of credited service receive a benefit of 50% of final average compensation less 50% of primary Social Security benefit. Benefits are reduced on a pro rata basis for fewer than 30 years of credited service. The minimum monthly pension is \$15.00 for each year of credited service. If an employee's age plus 90-point service totals 90 or more, the 50% of primary Social Security benefit offset above is reduced if the employee is below age 63.

Early

The normal benefit reduced by 5/12 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.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

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.
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 5/12 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.

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Compensation	Gross income including W-2 compensation, employee contributions to 401(k) plan, and salary reductions pursuant to a cafeteria plan, but excluding severance compensation, distributions from a nonqualified deferred compensation plan, and earnings in excess of the section 401(a)(17) recognizable pay limit.
Final Average Compensation	The average of the highest consecutive five years of compensation paid during the final 10 consecutive years of employment.
Primary Social Security Benefit	Estimated amount of employee's primary Social Security benefit based on the law in effect on the date the accrued benefit is determined.

Changes in Plan Provisions Since the Prior Year

The January 1, 2015 funding valuation reflects the following plan changes:

- The legislated section 401(a)(17) recognizable pay limit increased from \$260,000 for 2014 to \$265,000 for 2015.

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

As a result of an internal change in assignments at Aon Hewitt, the Enrolled Actuary has changed.

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)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	\$ 44,993,346	January 1, 2012	5	\$ 9,847,233
Shortfall	\$ (7,076,979)	January 1, 2013	6	\$ (1,332,130)
Shortfall	\$ (8,276,012)	January 1, 2014	7	\$ (1,376,327)

Schedule SB Attachment (Form 5500)—2015 Plan Year
ADM Retirement Plan
EIN: 41-0129150 PN: 001

Schedule SB, line 24—Change in Actuarial Assumptions

- The cash balance interest crediting rate was updated from 3.68% (October 2013 30-year Treasury rate) to 3.04% (October 2014 30-year Treasury rate).
- A change in the salary increase assumption applicable to the minimum funding target normal cost and maximum tax expected benefit increase to better reflect anticipated future experience.
- A change in the retirement rates to better reflect anticipated future experience.
- A change in the disability rates to better reflect anticipated future experience.
- A change in the withdrawal rates to better reflect anticipated future experience.
- A change in the optional payment form election percentage for cash balance participants from 100% lump sum to 70% lump sum, 30% life annuity for retirees and 80% immediate lump sum, 20% lump sum deferred to age 62 for terminated vested participants to better reflect the anticipated future experience.

The non-prescribed changes were made to better reflect the anticipated plan experience. These 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.