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| <b>Form 5500</b><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security<br>Administration<br><br>Pension Benefit Guaranty Corporation | <b>Annual Return/Report of Employee Benefit Plan</b><br>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).<br><br><b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b> | OMB Nos. 1210-0110<br>1210-0089               |
|                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                | <b>2015</b>                                   |
|                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                | <b>This Form is Open to Public Inspection</b> |

|                                                                                                          |                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part I</b>                                                                                            | <b>Annual Report Identification Information</b>                                                                                                                                                                                                                                                                                                |
| For calendar plan year 2015 or fiscal plan year beginning <u>01/01/2015</u> and ending <u>12/31/2015</u> |                                                                                                                                                                                                                                                                                                                                                |
| <b>A</b> This return/report is for:                                                                      | <input type="checkbox"/> a multiemployer plan; <input type="checkbox"/> a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or<br><input checked="" type="checkbox"/> a single-employer plan; <input type="checkbox"/> a DFE (specify) ____ |
| <b>B</b> This return/report is:                                                                          | <input type="checkbox"/> the first return/report; <input type="checkbox"/> the final return/report;<br><input type="checkbox"/> an amended return/report; <input type="checkbox"/> a short plan year return/report (less than 12 months).                                                                                                      |
| <b>C</b> If the plan is a collectively-bargained plan, check here. ....                                  | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                       |
| <b>D</b> Check box if filing under:                                                                      | <input checked="" type="checkbox"/> Form 5558; <input type="checkbox"/> automatic extension; <input type="checkbox"/> the DFVC program;<br><input type="checkbox"/> special extension (enter description)                                                                                                                                      |

|                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                        |
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| <b>Part II</b>                                                                                                                                                                                                                                                                                                                                                 | <b>Basic Plan Information</b> —enter all requested information                                                                                                                                         |
| <b>1a</b> Name of plan<br><u>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES</u>                                                                                                                                                                                                                                                                                    | <b>1b</b> Three-digit plan number (PN) ▶ <u>003</u><br><b>1c</b> Effective date of plan<br><u>09/01/1957</u>                                                                                           |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br><u>ARCHER DANIELS MIDLAND COMPANY</u><br><br><u>P.O. BOX 1470</u><br><u>DECATUR, IL 62525</u> | <b>2b</b> Employer Identification Number (EIN)<br><u>41-0129150</u><br><b>2c</b> Plan Sponsor's telephone number<br><u>312-634-8140</u><br><b>2d</b> Business code (see instructions)<br><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.

|                                                                                                 |                                                          |                   |                                                              |
|-------------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------|--------------------------------------------------------------|
| <b>SIGN HERE</b>                                                                                | <u>Filed with authorized/valid electronic signature.</u> | <u>10/11/2016</u> | <u>MICHAEL D'AMBROSE</u>                                     |
|                                                                                                 | <b>Signature of plan administrator</b>                   | Date              | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b>                                                                                |                                                          |                   |                                                              |
|                                                                                                 | <b>Signature of employer/plan sponsor</b>                | Date              | Enter name of individual signing as employer or plan sponsor |
| <b>SIGN HERE</b>                                                                                |                                                          |                   |                                                              |
|                                                                                                 | <b>Signature of DFE</b>                                  | 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                                  |
|                                                                                                 |                                                          |                   |                                                              |

|                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor                                                                                                                                                                                                                                                                                                                              | <b>3b</b> Administrator's EIN<br><br><b>3c</b> Administrator's telephone number<br><br><div style="background-color: #cccccc; height: 40px; width: 100%;"></div>                                                                                                                                                                                                                                                                                                                                           |
| <b>4</b> 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:<br><b>a</b> Sponsor's name                                                                                                                                                                                                                     | <b>4b</b> EIN<br><br><b>4c</b> PN                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                                                                                                                                                                                                                                                                                               | <b>5</b> 13179                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>a(1)</b> Total number of active participants at the beginning of the plan year.....                                                                                                                                                                                                                                                                                                                                                | <b>6a(1)</b> 8989                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>a(2)</b> Total number of active participants at the end of the plan year .....                                                                                                                                                                                                                                                                                                                                                     | <b>6a(2)</b> 8840                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>b</b> Retired or separated participants receiving benefits.....                                                                                                                                                                                                                                                                                                                                                                    | <b>6b</b> 1985                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>c</b> Other retired or separated participants entitled to future benefits.....                                                                                                                                                                                                                                                                                                                                                     | <b>6c</b> 2193                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....                                                                                                                                                                                                                                                                                                                                                           | <b>6d</b> 13018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....                                                                                                                                                                                                                                                                                                                             | <b>6e</b> 429                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....                                                                                                                                                                                                                                                                                                                                                                               | <b>6f</b> 13447                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....                                                                                                                                                                                                                                                                                       | <b>6g</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>h</b> Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested .....                                                                                                                                                                                                                                                                                           | <b>6h</b> 610                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....                                                                                                                                                                                                                                                                                                  | <b>7</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>8a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:<br>1B 1C 3H                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>b</b> If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>9a</b> Plan funding arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                                         | <b>9b</b> Plan benefit arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                                                                                                              |
| <b>10</b> Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>a Pension Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)<br><br>(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary<br><br>(3) <input checked="" type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary | <b>b General Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)<br>(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)<br>(3) <input type="checkbox"/> <u>0</u> <b>A</b> (Insurance Information)<br>(4) <input type="checkbox"/> <b>C</b> (Service Provider Information)<br>(5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)<br>(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules) |

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|                 |                                                                                   |
|-----------------|-----------------------------------------------------------------------------------|
| <b>Part III</b> | <b>Form M-1 Compliance Information (to be completed by welfare benefit plans)</b> |
|-----------------|-----------------------------------------------------------------------------------|

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**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.

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

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**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 \_\_\_\_\_

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|                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                   |                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| <div>SCHEDULE SB<br/>(Form 5500)<br/><br/>Department of the Treasury<br/>Internal Revenue Service<br/><br/>Department of Labor<br/>Employee Benefits Security Administration<br/><br/>Pension Benefit Guaranty Corporation</div> | <div>Single-Employer Defined Benefit Plan<br/>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.

|                                                                                                            |                                                             |
|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| <b>A</b> Name of plan<br>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES                                        | <b>B</b> Three-digit plan number (PN) ▶ 003                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br>ARCHER DANIELS MIDLAND COMPANY | <b>D</b> Employer Identification Number (EIN)<br>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**

|                                                                                                                                                                                                                 |                            |                           |                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------|--------------------------|
| <b>1</b> Enter the valuation date: Month 01 Day 01 Year 2015                                                                                                                                                    |                            |                           |                          |
| <b>2</b> Assets:                                                                                                                                                                                                |                            |                           |                          |
| <b>a</b> Market value .....                                                                                                                                                                                     | <b>2a</b>                  | 409718803                 |                          |
| <b>b</b> Actuarial value .....                                                                                                                                                                                  | <b>2b</b>                  | 391921864                 |                          |
| <b>3</b> Funding target/participant count breakdown                                                                                                                                                             | (1) Number of participants | (2) Vested Funding Target | (3) Total Funding Target |
| <b>a</b> For retired participants and beneficiaries receiving payment .....                                                                                                                                     | 2291                       | 118947280                 | 118947280                |
| <b>b</b> For terminated vested participants .....                                                                                                                                                               | 1899                       | 33210363                  | 33210363                 |
| <b>c</b> For active participants .....                                                                                                                                                                          | 8989                       | 155241540                 | 159813258                |
| <b>d</b> Total .....                                                                                                                                                                                            | 13179                      | 307399183                 | 311970901                |
| <b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b) .....                                                                                                                   | <input type="checkbox"/>   |                           |                          |
| <b>a</b> Funding target disregarding prescribed at-risk assumptions .....                                                                                                                                       | <b>4a</b>                  |                           |                          |
| <b>b</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 ..... | <b>4b</b>                  |                           |                          |
| <b>5</b> Effective interest rate .....                                                                                                                                                                          | <b>5</b>                   | 6.36%                     |                          |
| <b>6</b> Target normal cost .....                                                                                                                                                                               | <b>6</b>                   | 10662310                  |                          |

**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.

|                                               |                               |                                        |
|-----------------------------------------------|-------------------------------|----------------------------------------|
| <b>SIGN HERE</b>                              |                               | 10/03/2016                             |
|                                               | Signature of actuary          | Date                                   |
| CEDY JURY                                     | Type or print name of actuary | 14-08069                               |
| HEWITT ASSOCIATES LLC                         | Firm name                     | Most recent enrollment number          |
| 200 EAST RANDOLPH STREET<br>CHICAGO, IL 60601 | Address of the firm           | 312-381-1000                           |
|                                               |                               | Telephone number (including area code) |

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) .....                                                          | 4976873               | 57635468               |
| 8                                                           | Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                       | 4976873               | 5374819                |
| 9                                                           | Amount remaining (line 7 minus line 8) .....                                                                                                             | 0                     | 52260649               |
| 10                                                          | Interest on line 9 using prior year's actual return of <u>10.90</u> % .....                                                                              | 0                     | 5696411                |
| 11                                                          | Prior year's excess contributions to be added to prefunding balance:                                                                                     |                       |                        |
| a                                                           | Present value of excess contributions (line 38a from prior year) .....                                                                                   |                       | 26347671               |
| 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> % ..... |                       | 1046137                |
| b(2)                                                        | Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                                 |                       | 1128334                |
| c                                                           | Total available at beginning of current plan year to add to prefunding balance .....                                                                     |                       | 28522142               |
| d                                                           | Portion of (c) to be added to prefunding balance .....                                                                                                   |                       | 28522142               |
| 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                     | 86479202               |

| Part III Funding Percentages |                                                                                                                                                                  |    |          |
|------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----------|
| 14                           | Funding target attainment percentage .....                                                                                                                       | 14 | 97.90 %  |
| 15                           | Adjusted funding target attainment percentage .....                                                                                                              | 15 | 125.62 % |
| 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 | 98.68 %  |
| 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<br>(MM-DD-YYYY)                                                          | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
| 08/16/2016                                                                        | 18000000                          | 0                               |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 | Totals ►                 | 18(b)                             | 18000000                        |
|                                                                                   |                                   |                                 |                          | 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 16284217                                                        |
| 20 Quarterly contributions and liquidity shortfalls:                                                                          |                                                                     |
| a Did the plan have a "funding shortfall" for the prior year? .....                                                           | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....              | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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                                                             |
| 0                                                                                                                             | 0                                                                   |
| (3) 3rd                                                                                                                       | (4) 4th                                                             |
| 0                                                                                                                             | 0                                                                   |

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

|                                                                                                                                                                                              |                        |                        |                        |                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------|------------------------|-----------------------------------------------------|
| <b>21</b> Discount rate:                                                                                                                                                                     |                        |                        |                        |                                                     |
| <b>a</b> Segment rates:                                                                                                                                                                      | 1st segment:<br>4.72 % | 2nd segment:<br>6.11 % | 3rd segment:<br>6.81 % | <input type="checkbox"/> N/A, full yield curve used |
| <b>b</b> Applicable month (enter code).....                                                                                                                                                  |                        |                        |                        | <b>21b</b> 4                                        |
| <b>22</b> Weighted average retirement age .....                                                                                                                                              |                        |                        |                        | <b>22</b> 63                                        |
| <b>23</b> Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute |                        |                        |                        |                                                     |

**Part VI Miscellaneous Items**

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

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

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

**Part VIII Minimum Required Contribution For Current Year**

|                                                                                                                                                                                      |                     |                    |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|---------------|
| <b>31</b> Target normal cost and excess assets (see instructions):                                                                                                                   |                     |                    |               |
| <b>a</b> Target normal cost (line 6) .....                                                                                                                                           | <b>31a</b>          | 10662310           |               |
| <b>b</b> Excess assets, if applicable, but not greater than line 31a .....                                                                                                           | <b>31b</b>          | 0                  |               |
| <b>32</b> Amortization installments:                                                                                                                                                 | Outstanding Balance | Installment        |               |
| <b>a</b> Net shortfall amortization installment .....                                                                                                                                | 6528239             | 1273315            |               |
| <b>b</b> Waiver amortization installment .....                                                                                                                                       | 0                   | 0                  |               |
| <b>33</b> 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 ..... | <b>33</b>           |                    |               |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)...                                                            | <b>34</b>           | 11935625           |               |
|                                                                                                                                                                                      | Carryover balance   | Prefunding balance | Total balance |
| <b>35</b> Balances elected for use to offset funding requirement.....                                                                                                                | 0                   | 10742064           | 10742064      |
| <b>36</b> Additional cash requirement (line 34 minus line 35) .....                                                                                                                  | <b>36</b>           | 1193561            |               |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....                                                  | <b>37</b>           | 16284217           |               |
| <b>38</b> Present value of excess contributions for current year (see instructions)                                                                                                  |                     |                    |               |
| <b>a</b> Total (excess, if any, of line 37 over line 36) .....                                                                                                                       | <b>38a</b>          | 15090656           |               |
| <b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....                                                                | <b>38b</b>          | 10742064           |               |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....                                                                      | <b>39</b>           | 0                  |               |
| <b>40</b> Unpaid minimum required contributions for all years.....                                                                                                                   | <b>40</b>           | 0                  |               |

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

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

|                                                                                                                                                                                                           |                                                                                                                                                                                                                              |                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <b>SCHEDULE D</b><br><b>(Form 5500)</b><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small> | <b>DFE/Participating Plan Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br><br><b>► File as an attachment to Form 5500.</b> | OMB No. 1210-0110<br><br><b>2015</b><br><br><b>This Form is Open to Public Inspection.</b> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|

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

|                                                                            |                                                                            |            |
|----------------------------------------------------------------------------|----------------------------------------------------------------------------|------------|
| <b>A</b> Name of plan<br><u>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES</u> | <b>B</b> Three-digit plan number (PN) <span style="float: right;">►</span> | <u>003</u> |
|----------------------------------------------------------------------------|----------------------------------------------------------------------------|------------|

|                                                                                                               |                                                                    |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500<br><u>ARCHER DANIELS MIDLAND COMPANY</u> | <b>D</b> Employer Identification Number (EIN)<br><u>41-0129150</u> |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|

|               |                                                                                                                                                                                  |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part I</b> | <b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b><br>(Complete as many entries as needed to report all interests in DFEs) |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: ADM MASTER RETIREMENT TRUST

**b** Name of sponsor of entity listed in (a): ARCHER DANIELS MIDLAND COMPANY

|                                       |                               |                                                                                                                      |
|---------------------------------------|-------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN <u>27-1701181-004</u> | <b>d</b> Entity code <u>M</u> | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>389622143</u> |
|---------------------------------------|-------------------------------|----------------------------------------------------------------------------------------------------------------------|

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> 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):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> 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):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> 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):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> 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):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> 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):

|                 |                      |                                                                                                     |
|-----------------|----------------------|-----------------------------------------------------------------------------------------------------|
| <b>c</b> EIN-PN | <b>d</b> Entity code | <b>e</b> 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)**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

|                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                              |                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Financial Information</b><br><br>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).<br><br><b>► File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2015</b><br><br><b>This Form is Open to Public Inspection</b> |
| For calendar plan year 2015 or fiscal plan year beginning <b>01/01/2015</b> and ending <b>12/31/2015</b>                                                                                                                                                                 |                                                                                                                                                                                                                                                                              |                                                                                                          |
| <b>A</b> Name of plan<br><b>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES</b>                                                                                                                                                                                               | <b>B</b> Three-digit plan number (PN) ►                                                                                                                                                                                                                                      | <b>003</b>                                                                                               |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>ARCHER DANIELS MIDLAND COMPANY</b>                                                                                                                                                                   | <b>D</b> Employer Identification Number (EIN)<br><b>41-0129150</b>                                                                                                                                                                                                           |                                                                                                          |

| Part I                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Asset and Liability Statement                                                                     |                 | (a) Beginning of Year | (b) End of Year |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|-----------------|-----------------------|-----------------|
| <b>1</b> 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. <b>Round off amounts to the nearest dollar.</b> 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. |                                                                                                   |                 |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Assets</b>                                                                                     |                 |                       |                 |
| <b>a</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Total noninterest-bearing cash .....                                                              | <b>1a</b>       |                       |                 |
| <b>b</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Receivables (less allowance for doubtful accounts):                                               |                 |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(1)</b> Employer contributions .....                                                           | <b>1b(1)</b>    |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(2)</b> Participant contributions .....                                                        | <b>1b(2)</b>    |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(3)</b> Other.....                                                                             | <b>1b(3)</b>    |                       |                 |
| <b>c</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | General investments:                                                                              |                 |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....  | <b>1c(1)</b>    |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(2)</b> U.S. Government securities.....                                                        | <b>1c(2)</b>    |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(3)</b> Corporate debt instruments (other than employer securities):                           |                 |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(A)</b> Preferred .....                                                                        | <b>1c(3)(A)</b> |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(B)</b> All other.....                                                                         | <b>1c(3)(B)</b> |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(4)</b> Corporate stocks (other than employer securities):                                     |                 |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(A)</b> Preferred .....                                                                        | <b>1c(4)(A)</b> |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(B)</b> Common .....                                                                           | <b>1c(4)(B)</b> |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(5)</b> Partnership/joint venture interests .....                                              | <b>1c(5)</b>    |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(6)</b> Real estate (other than employer real property) .....                                  | <b>1c(6)</b>    |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(7)</b> Loans (other than to participants) .....                                               | <b>1c(7)</b>    |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(8)</b> Participant loans .....                                                                | <b>1c(8)</b>    |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(9)</b> Value of interest in common/collective trusts.....                                     | <b>1c(9)</b>    |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(10)</b> Value of interest in pooled separate accounts.....                                    | <b>1c(10)</b>   |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(11)</b> Value of interest in master trust investment accounts .....                           | <b>1c(11)</b>   | 380329507             | 389622143       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(12)</b> Value of interest in 103-12 investment entities .....                                 | <b>1c(12)</b>   |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds).....        | <b>1c(13)</b>   |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts)..... | <b>1c(14)</b>   |                       |                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(15)</b> Other .....                                                                           | <b>1c(15)</b>   |                       |                 |

| <b>1d</b> Employer-related investments:                              |              | (a) Beginning of Year | (b) End of Year |
|----------------------------------------------------------------------|--------------|-----------------------|-----------------|
| (1) Employer securities .....                                        | <b>1d(1)</b> |                       |                 |
| (2) Employer real property .....                                     | <b>1d(2)</b> |                       |                 |
| <b>e</b> Buildings and other property used in plan operation .....   | <b>1e</b>    |                       |                 |
| <b>f</b> Total assets (add all amounts in lines 1a through 1e) ..... | <b>1f</b>    | 380329507             | 389622143       |

**Liabilities**

|                                                                           |           |   |   |
|---------------------------------------------------------------------------|-----------|---|---|
| <b>g</b> Benefit claims payable .....                                     | <b>1g</b> |   |   |
| <b>h</b> Operating payables .....                                         | <b>1h</b> |   |   |
| <b>i</b> Acquisition indebtedness .....                                   | <b>1i</b> |   |   |
| <b>j</b> Other liabilities .....                                          | <b>1j</b> |   |   |
| <b>k</b> Total liabilities (add all amounts in lines 1g through 1j) ..... | <b>1k</b> | 0 | 0 |

**Net Assets**

|                                                           |           |           |           |
|-----------------------------------------------------------|-----------|-----------|-----------|
| <b>l</b> Net assets (subtract line 1k from line 1f) ..... | <b>1l</b> | 380329507 | 389622143 |
|-----------------------------------------------------------|-----------|-----------|-----------|

**Part II Income and Expense Statement**

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

**Income**

|                                                                                                            |                 | (a) Amount | (b) Total |
|------------------------------------------------------------------------------------------------------------|-----------------|------------|-----------|
| <b>a</b> Contributions:                                                                                    |                 |            |           |
| (1) Received or receivable in cash from: <b>(A)</b> Employers .....                                        | <b>2a(1)(A)</b> |            |           |
| <b>(B)</b> Participants .....                                                                              | <b>2a(1)(B)</b> |            |           |
| <b>(C)</b> Others (including rollovers) .....                                                              | <b>2a(1)(C)</b> |            |           |
| (2) Noncash contributions .....                                                                            | <b>2a(2)</b>    |            |           |
| (3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> ..... | <b>2a(3)</b>    |            | 0         |
| <b>b</b> Earnings on investments:                                                                          |                 |            |           |
| (1) Interest:                                                                                              |                 |            |           |
| <b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit) .....       | <b>2b(1)(A)</b> |            |           |
| <b>(B)</b> U.S. Government securities .....                                                                | <b>2b(1)(B)</b> |            |           |
| <b>(C)</b> Corporate debt instruments .....                                                                | <b>2b(1)(C)</b> |            |           |
| <b>(D)</b> Loans (other than to participants) .....                                                        | <b>2b(1)(D)</b> |            |           |
| <b>(E)</b> Participant loans .....                                                                         | <b>2b(1)(E)</b> |            |           |
| <b>(F)</b> Other .....                                                                                     | <b>2b(1)(F)</b> |            |           |
| <b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....                              | <b>2b(1)(G)</b> |            | 0         |
| (2) Dividends: <b>(A)</b> Preferred stock .....                                                            | <b>2b(2)(A)</b> |            |           |
| <b>(B)</b> Common stock .....                                                                              | <b>2b(2)(B)</b> |            |           |
| <b>(C)</b> Registered investment company shares (e.g. mutual funds) .....                                  | <b>2b(2)(C)</b> |            |           |
| <b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....                  | <b>2b(2)(D)</b> |            | 0         |
| (3) Rents .....                                                                                            | <b>2b(3)</b>    |            |           |
| (4) Net gain (loss) on sale of assets: <b>(A)</b> Aggregate proceeds .....                                 | <b>2b(4)(A)</b> |            |           |
| <b>(B)</b> Aggregate carrying amount (see instructions) .....                                              | <b>2b(4)(B)</b> |            |           |
| <b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result .....                  | <b>2b(4)(C)</b> |            | 0         |
| (5) Unrealized appreciation (depreciation) of assets: <b>(A)</b> Real estate .....                         | <b>2b(5)(A)</b> |            |           |
| <b>(B)</b> Other .....                                                                                     | <b>2b(5)(B)</b> |            |           |
| <b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....         | <b>2b(5)(C)</b> |            | 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)  |            | 24820933  |
| (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 <b>income</b> amounts in column (b) and enter total .....               | 2d     |            | 24820933  |

**Expenses**

|                                                                                      |       |          |          |
|--------------------------------------------------------------------------------------|-------|----------|----------|
| e Benefit payment and payments to provide benefits:                                  |       |          |          |
| (1) Directly to participants or beneficiaries, including direct rollovers .....      | 2e(1) | 15528297 |          |
| (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) |          | 15528297 |
| 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 <b>expense</b> amounts in column (b) and enter total ..... | 2j    |          | 15528297 |

**Net Income and Reconciliation**

|                                                          |       |  |         |
|----------------------------------------------------------|-------|--|---------|
| k Net income (loss). Subtract line 2j from line 2d ..... | 2k    |  | 9292636 |
| l Transfers of assets:                                   |       |  |         |
| (1) To this plan .....                                   | 2l(1) |  |         |
| (2) From this plan .....                                 | 2l(2) |  |         |

**Part III Accountant's Opinion**

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

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

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

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

☒ Yes ☐ No

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

(1) Name: ERNST & YOUNG LLP

(2) EIN: 34-6565596

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

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

**Part IV Compliance Questions**

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

During the plan year:

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

|    | Yes | No | N/A | Amount |
|----|-----|----|-----|--------|
| 4a |     | X  |     |        |
| 4b |     | X  |     |        |

**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   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| <b>c</b> 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  |     |          |
| <b>d</b> 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  |     |          |
| <b>e</b> Was this plan covered by a fidelity bond? .....                                                                                                                                                                      | X   |    |     | 20000000 |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....                                                                                       |     | X  |     |          |
| <b>g</b> 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  |     |          |
| <b>h</b> 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  |     |          |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) .....                                                                |     | X  |     |          |
| <b>j</b> 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  |     |          |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? .....                                                           |     | X  |     |          |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan? .....                                                                                                                                            | X   |    |     | 433448   |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....                                                                                                  |     | X  |     |          |
| <b>n</b> 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. ....                                      |     |    |     |          |
| <b>o</b> Did the plan trust incur unrelated business taxable income? .....                                                                                                                                                    |     |    |     |          |
| <b>p</b> 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

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

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

|                                                                                                        |                                                                    |
|--------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>A</b> Name of plan<br><u>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES</u>                             | <b>B</b> Three-digit plan number (PN) ▶<br><u>003</u>              |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><u>ARCHER DANIELS MIDLAND COMPANY</u> | <b>D</b> Employer Identification Number (EIN)<br><u>41-0129150</u> |

|               |                      |
|---------------|----------------------|
| <b>Part I</b> | <b>Distributions</b> |
|---------------|----------------------|

All references to distributions relate only to payments of benefits during the plan year.

|                                                                                                                                                                                                                                                                    |          |            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------|
| <b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....                                                                                                                              | <b>1</b> | <u>0</u>   |
| <b>2</b> 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):<br><br>EIN(s): <u>36-1561860</u> |          |            |
| Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.                                                                                                                                                                                                   |          |            |
| <b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....                                                                                                                                    | <b>3</b> | <u>364</u> |

|                |                                                                                                                                                                              |
|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part II</b> | <b>Funding Information</b> (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) |
|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                             |                              |                                        |                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------|-----------------------------------------|
| <b>4</b> Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....                                                                                                                                                                                                                                        | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | <input type="checkbox"/> N/A            |
| If the plan is a defined benefit plan, go to line 8.                                                                                                                                                                                                                                                                                                        |                              |                                        |                                         |
| <b>5</b> 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 _____<br>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule. |                              |                                        |                                         |
| <b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....                                                                                                                                                                                                              | <b>6a</b>                    |                                        |                                         |
| <b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....                                                                                                                                                                                                                                                                  | <b>6b</b>                    |                                        |                                         |
| <b>c</b> 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).....                                                                                                                                                                                                             | <b>6c</b>                    |                                        |                                         |
| If you completed line 6c, skip lines 8 and 9.                                                                                                                                                                                                                                                                                                               |                              |                                        |                                         |
| <b>7</b> Will the minimum funding amount reported on line 6c be met by the funding deadline? .....                                                                                                                                                                                                                                                          | <input type="checkbox"/> Yes | <input type="checkbox"/> No            | <input type="checkbox"/> N/A            |
| <b>8</b> 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? .....                                                                                 | <input type="checkbox"/> Yes | <input type="checkbox"/> No            | <input checked="" type="checkbox"/> N/A |

|                 |                   |
|-----------------|-------------------|
| <b>Part III</b> | <b>Amendments</b> |
|-----------------|-------------------|

|                                                                                                                                                                                                                             |                                   |                                   |                               |                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------|----------------------------------------|
| <b>9</b> 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. .... | <input type="checkbox"/> Increase | <input type="checkbox"/> Decrease | <input type="checkbox"/> Both | <input checked="" type="checkbox"/> No |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------|----------------------------------------|

|                |                                                                                                                                                   |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part IV</b> | <b>ESOPs</b> (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. |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                              |                              |                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| <b>10</b> Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....                                                      | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>11 a</b> Does the ESOP hold any preferred stock? .....                                                                                                                                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>b</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.) ..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>12</b> Does the ESOP hold any stock that is not readily tradable on an established securities market? .....                                                                               | <input type="checkbox"/> Yes | <input type="checkbox"/> 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): \_\_\_\_\_

|           |                                                                                                                                                                                                                                                      |            |  |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--|
| <b>14</b> | Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:                                                                                                                    |            |  |
|           | <b>a</b> The current year .....                                                                                                                                                                                                                      | <b>14a</b> |  |
|           | <b>b</b> The plan year immediately preceding the current plan year .....                                                                                                                                                                             | <b>14b</b> |  |
|           | <b>c</b> The second preceding plan year .....                                                                                                                                                                                                        | <b>14c</b> |  |
| <b>15</b> | 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:                                                                         |            |  |
|           | <b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....                                                                                                                                                | <b>15a</b> |  |
|           | <b>b</b> The corresponding number for the second preceding plan year .....                                                                                                                                                                           | <b>15b</b> |  |
| <b>16</b> | Information with respect to any employers who withdrew from the plan during the preceding plan year:                                                                                                                                                 |            |  |
|           | <b>a</b> Enter the number of employers who withdrew during the preceding plan year .....                                                                                                                                                             | <b>16a</b> |  |
|           | <b>b</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 .....                                                                               | <b>16b</b> |  |
| <b>17</b> | 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. .... <input type="checkbox"/> |            |  |

|                |                                                                                                   |
|----------------|---------------------------------------------------------------------------------------------------|
| <b>Part VI</b> | <b>Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans</b> |
|----------------|---------------------------------------------------------------------------------------------------|

|           |                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>18</b> | 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 ..... <input type="checkbox"/>           |
| <b>19</b> | If the total number of participants is 1,000 or more, complete lines (a) through (c)                                                                                                                                                                                                                                                                                                                            |
|           | <b>a</b> Enter the percentage of plan assets held as:<br>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>b</b> Provide the average duration of the combined investment-grade and high-yield debt:<br><input type="checkbox"/> 0-3 years <input type="checkbox"/> 3-6 years <input type="checkbox"/> 6-9 years <input type="checkbox"/> 9-12 years <input checked="" type="checkbox"/> 12-15 years <input type="checkbox"/> 15-18 years <input type="checkbox"/> 18-21 years <input type="checkbox"/> 21 years or more |
|           | <b>c</b> What duration measure was used to calculate line 19(b)?<br><input type="checkbox"/> Effective duration <input type="checkbox"/> Macaulay duration <input checked="" type="checkbox"/> Modified duration <input type="checkbox"/> Other (specify):                                                                                                                                                      |

|                 |                                 |
|-----------------|---------------------------------|
| <b>Part VII</b> | <b>IRS Compliance Questions</b> |
|-----------------|---------------------------------|

|                                                                                                                                                                                                                                                                                |                                                          |                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|
| <b>20a</b> Is the plan a 401(k) plan? .....                                                                                                                                                                                                                                    | <input type="checkbox"/> Yes                             | <input type="checkbox"/> No                              |
| <b>20b</b> 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)? .....                                                              | <input type="checkbox"/> Design-based safe harbor method | <input type="checkbox"/> ADP/ACP test                    |
| <b>20c</b> 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))? .....                   | <input type="checkbox"/> Yes                             | <input type="checkbox"/> No                              |
| <b>21a</b> Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b): .....                                                                                                                                              | <input type="checkbox"/> Ratio percentage test           | <input type="checkbox"/> Average benefit test            |
| <b>21b</b> 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? .....                                                                           | <input type="checkbox"/> Yes                             | <input type="checkbox"/> No                              |
| <b>22a</b> Has the plan been timely amended for all required tax law changes? .....                                                                                                                                                                                            | <input type="checkbox"/> Yes                             | <input type="checkbox"/> No <input type="checkbox"/> N/A |
| <b>22b</b> 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).                                                                            |                                                          |                                                          |
| <b>22c</b> 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 _____. |                                                          |                                                          |
| <b>22d</b> 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 ____/____/____.                                                                           |                                                          |                                                          |
| <b>23</b> 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)? .....                               | <input type="checkbox"/> Yes                             | <input type="checkbox"/> 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**

|                                                                                       |   |
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| 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)

|                                   | <b>December 31, 2015</b>   |                    |
|-----------------------------------|----------------------------|--------------------|
|                                   | <b>Retirement<br/>Plan</b> | <b>Hourly Plan</b> |
| <b>Assets</b>                     |                            |                    |
| Interest in Master Trust          | \$1,084,955,940            | \$389,622,143      |
| Net assets available for benefits | \$1,084,955,940            | \$389,622,143      |

|                                   | <b>December 31, 2014</b>   |                    |
|-----------------------------------|----------------------------|--------------------|
|                                   | <b>Retirement<br/>Plan</b> | <b>Hourly Plan</b> |
| <b>Assets</b>                     |                            |                    |
| 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)

|                                                                       | <b>Year Ended December 31, 2015</b> |                      |
|-----------------------------------------------------------------------|-------------------------------------|----------------------|
|                                                                       | <b>Retirement<br/>Plan</b>          | <b>Hourly Plan</b>   |
| 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)

|                                                                          | <b>Year Ended December 31, 2014</b> |                       |
|--------------------------------------------------------------------------|-------------------------------------|-----------------------|
|                                                                          | <b>Retirement<br/>Plan</b>          | <b>Hourly Plan</b>    |
| 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<br>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<br>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 5<sup>th</sup>, 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:

|                                                              | <b>December 31</b>     |                        |
|--------------------------------------------------------------|------------------------|------------------------|
|                                                              | 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<br>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:

|                                                                                          | <b>Year Ended December 31</b> |                      |
|------------------------------------------------------------------------------------------|-------------------------------|----------------------|
|                                                                                          | 2015                          | 2014                 |
| Net realized and unrealized appreciation<br>(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.

|                                                             | <b>December 31, 2015</b>                                                                  |                                                                      |                                                              |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------|
|                                                             | <b>Quoted Prices<br/>in Active<br/>Markets for<br/>Identical<br/>Assets<br/>(Level 1)</b> | <b>Significant<br/>Other<br/>Observable<br/>Inputs<br/>(Level 2)</b> | <b>Significant<br/>Unobservable<br/>Inputs<br/>(Level 3)</b> |
|                                                             |                                                                                           |                                                                      | <b>Total</b>                                                 |
| Common stock                                                | \$200,485,479                                                                             | \$ -                                                                 | \$ -                                                         |
| Mutual funds                                                | 572,049,112                                                                               | -                                                                    | -                                                            |
| U.S. Treasury instruments                                   | 99,165,268                                                                                | -                                                                    | -                                                            |
| U.S. government agency, state<br>and local government bonds | -                                                                                         | 23,687,456                                                           | -                                                            |
| Corporate debt instruments                                  | -                                                                                         | 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)**

|                                                             | <b>December 31, 2014</b>                                                                  |                                                                      |                                                              |                        |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------|------------------------|
|                                                             | <b>Quoted Prices<br/>in Active<br/>Markets for<br/>Identical<br/>Assets<br/>(Level 1)</b> | <b>Significant<br/>Other<br/>Observable<br/>Inputs<br/>(Level 2)</b> | <b>Significant<br/>Unobservable<br/>Inputs<br/>(Level 3)</b> | <b>Total</b>           |
| 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<br>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:

|                                                             | <b><u>December 31, 2014</u></b> |                      |
|-------------------------------------------------------------|---------------------------------|----------------------|
|                                                             | <b>Retirement<br/>Plan</b>      | <b>Hourly Plan</b>   |
| 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<br>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 Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

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          | 337<br>\$38,590<br>\$290                                                      | 311<br>\$49,157<br>\$1,821 | 12                         |                          |                          |                        |                        |                       |                       |                       |
| 25-29        | 319<br>\$40,585<br>\$339                                                      | 496<br>\$51,689<br>\$2,346 | 214<br>\$59,147<br>\$1,483 | 10                       |                          |                        |                        |                       |                       |                       |
| 30-34        | 250<br>\$42,159<br>\$320                                                      | 428<br>\$53,275<br>\$2,759 | 267<br>\$59,052<br>\$1,475 | 115<br>\$61,495<br>\$106 | 13                       |                        |                        |                       |                       |                       |
| 35-39        | 167<br>\$41,721<br>\$309                                                      | 306<br>\$50,684<br>\$2,754 | 222<br>\$56,795<br>\$1,254 | 176<br>\$61,115<br>\$86  | 71<br>\$61,669<br>\$93   | 5                      |                        |                       |                       |                       |
| 40-44        | 135<br>\$38,598<br>\$341                                                      | 268<br>\$51,682<br>\$3,528 | 191<br>\$58,277<br>\$1,941 | 218<br>\$60,853<br>\$83  | 135<br>\$66,202<br>\$0   | 41<br>\$64,744<br>\$0  | 5                      |                       | 1                     |                       |
| 45-49        | 117<br>\$40,489<br>\$289                                                      | 257<br>\$50,054<br>\$4,081 | 241<br>\$56,619<br>\$1,810 | 198<br>\$60,570<br>\$30  | 151<br>\$59,432<br>\$8   | 73<br>\$62,850<br>\$0  | 35<br>\$60,033<br>\$0  |                       |                       |                       |
| 50-54        | 113<br>\$42,901<br>\$343                                                      | 276<br>\$47,713<br>\$4,932 | 206<br>\$56,004<br>\$1,715 | 230<br>\$57,786<br>\$277 | 164<br>\$58,621<br>\$71  | 105<br>\$60,564<br>\$0 | 83<br>\$61,067<br>\$0  | 36<br>\$61,767<br>\$0 | 8                     |                       |
| 55-59        | 75<br>\$46,914<br>\$387                                                       | 207<br>\$48,746<br>\$7,054 | 166<br>\$55,328<br>\$2,039 | 200<br>\$56,350<br>\$367 | 163<br>\$56,952<br>\$175 | 90<br>\$57,095<br>\$68 | 82<br>\$58,102<br>\$60 | 72<br>\$63,243<br>\$0 | 69<br>\$57,860<br>\$0 | 5                     |
| 60-64        | 34<br>\$41,656<br>\$201                                                       | 94<br>\$44,751<br>\$12,519 | 98<br>\$52,463<br>\$1,741  | 123<br>\$54,430<br>\$3   | 92<br>\$55,012<br>\$0    | 57<br>\$57,813<br>\$0  | 49<br>\$54,509<br>\$19 | 52<br>\$60,337<br>\$0 | 39<br>\$58,701<br>\$0 | 26<br>\$59,470<br>\$0 |
| 65-69        | 5                                                                             | 19                         | 26<br>\$54,047<br>\$1,128  | 29<br>\$50,059<br>\$17   | 24<br>\$50,892<br>\$245  | 18                     | 9                      | 8                     | 6                     | 4                     |
| 70+          | 3                                                                             | 11                         | 3                          | 8                        | 10                       | 3                      | 1                      | 1                     |                       | 2                     |

N-8,989

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

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

For ERISA Requirements

|                                             |                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Rates for Minimum Funding Purposes | Based on segment rates with a four-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 four-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                                                                                                                                                                                                                                                                                      |
| Optional Payment Form Election Percentage   | Single Participants: 100% life annuity<br><br>Married Participants: 30% life annuity, 30% joint and 50% survivor annuity, 40% joint and 100% survivor annuity<br><br>Cash Balance Participants:<br>Retirement: 80% lump sum, 20% life annuity<br><br>Termination: 90% immediate lump sum, 10% lump sum deferred to age 60 |
| Retirement Age                              |                                                                                                                                                                                                                                                                                                                           |
| Active Participants                         | See Table 2                                                                                                                                                                                                                                                                                                               |
| Terminated Vested Participants              | Age 60                                                                                                                                                                                                                                                                                                                    |

Schedule SB Attachment (Form 5500)—2015 Plan Year  
 ADM Pension Plan for Hourly-Wage Employees  
 EIN: 41-0129150 PN: 003

|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mortality Rates                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Healthy                         | 2015 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Disabled                        | Revenue Ruling 96-7 mortality table for disability after December 31, 1994                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Withdrawal Rates                | See Tables 3–4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Disability Rates                | See Tables 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 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 70% of males and 70% 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.                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Valuation of Plan Assets        | <p>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.</p> <p>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).</p> |

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

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 Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

Table 1

**Salary Merit Increase Rates**

| <b>Age</b> | <b>Rate</b> | <b>Age</b> | <b>Rate</b> |
|------------|-------------|------------|-------------|
| 15         | 12.00%      | 45         | 3.50%       |
| 16         | 12.00%      | 46         | 3.50%       |
| 17         | 12.00%      | 47         | 3.50%       |
| 18         | 12.00%      | 48         | 3.50%       |
| 19         | 12.00%      | 49         | 3.50%       |
| 20         | 12.00%      | 50         | 3.50%       |
| 21         | 12.00%      | 51         | 3.50%       |
| 22         | 12.00%      | 52         | 3.50%       |
| 23         | 12.00%      | 53         | 3.50%       |
| 24         | 12.00%      | 54         | 3.50%       |
| 25         | 8.00%       | 55+        | 3.00%       |
| 26         | 8.00%       |            |             |
| 27         | 8.00%       |            |             |
| 28         | 8.00%       |            |             |
| 29         | 8.00%       |            |             |
| 30         | 6.50%       |            |             |
| 31         | 6.50%       |            |             |
| 32         | 6.50%       |            |             |
| 33         | 6.50%       |            |             |
| 34         | 6.50%       |            |             |
| 35         | 5.00%       |            |             |
| 36         | 5.00%       |            |             |
| 37         | 5.00%       |            |             |
| 38         | 5.00%       |            |             |
| 39         | 5.00%       |            |             |
| 40         | 4.50%       |            |             |
| 41         | 4.50%       |            |             |
| 42         | 4.50%       |            |             |
| 43         | 4.50%       |            |             |
| 44         | 4.50%       |            |             |

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

Table 2

**Retirement Rates**

| <b><u>Age</u></b> | <b><u>Rate</u></b> |
|-------------------|--------------------|
| 55                | 4.00%              |
| 56                | 4.00%              |
| 57                | 4.00%              |
| 58                | 4.00%              |
| 59                | 4.00%              |
| 60                | 7.00%              |
| 61                | 15.00%             |
| 62                | 25.00%             |
| 63                | 20.00%             |
| 64                | 20.00%             |
| 65                | 35.00%             |
| 66                | 25.00%             |
| 67                | 30.00%             |
| 68                | 30.00%             |
| 69                | 30.00%             |
| 70+               | 100.00%            |

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

Table 3—Page 1 of 2

**Withdrawal Rates (non cash balance participants)**

| Age | Years of Service |        |        |        |
|-----|------------------|--------|--------|--------|
|     | 0                | 1      | 2      | 3+     |
| 15  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 16  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 17  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 18  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 19  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 20  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 21  | 42.50%           | 32.00% | 21.50% | 15.00% |
| 22  | 39.50%           | 31.00% | 21.00% | 14.50% |
| 23  | 38.50%           | 30.00% | 20.50% | 14.00% |
| 24  | 38.00%           | 28.50% | 20.50% | 13.50% |
| 25  | 37.50%           | 27.50% | 20.00% | 13.00% |
| 26  | 36.50%           | 26.50% | 20.00% | 13.00% |
| 27  | 36.00%           | 25.00% | 19.50% | 12.50% |
| 28  | 35.50%           | 24.50% | 18.50% | 12.00% |
| 29  | 35.00%           | 24.50% | 18.00% | 11.50% |
| 30  | 35.00%           | 24.00% | 17.00% | 11.00% |
| 31  | 34.50%           | 23.50% | 16.00% | 11.00% |
| 32  | 34.00%           | 23.00% | 15.00% | 10.50% |
| 33  | 33.00%           | 23.00% | 15.00% | 10.00% |
| 34  | 32.00%           | 22.50% | 14.50% | 9.50%  |
| 35  | 31.00%           | 22.50% | 14.00% | 9.00%  |
| 36  | 30.00%           | 22.00% | 13.50% | 9.00%  |
| 37  | 29.00%           | 22.00% | 13.50% | 8.50%  |
| 38  | 28.00%           | 22.00% | 13.50% | 8.00%  |
| 39  | 27.00%           | 21.50% | 13.00% | 8.00%  |
| 40  | 26.00%           | 21.50% | 13.00% | 8.00%  |
| 41  | 25.50%           | 21.00% | 13.00% | 7.50%  |
| 42  | 24.50%           | 21.00% | 13.00% | 7.50%  |
| 43  | 24.00%           | 20.50% | 13.00% | 7.50%  |
| 44  | 24.00%           | 20.50% | 13.00% | 7.50%  |

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

Table 3—Page 2 of 2

**Withdrawal Rates (non cash balance participants)**

| Age | Years of Service |        |        |       |
|-----|------------------|--------|--------|-------|
|     | 0                | 1      | 2      | 3+    |
| 45  | 23.50%           | 20.50% | 13.00% | 7.00% |
| 46  | 23.50%           | 20.00% | 13.00% | 7.00% |
| 47  | 23.00%           | 20.00% | 13.00% | 6.50% |
| 48  | 22.50%           | 19.50% | 12.50% | 6.50% |
| 49  | 22.00%           | 19.00% | 12.50% | 6.50% |
| 50  | 22.00%           | 19.00% | 12.50% | 6.50% |
| 51  | 21.50%           | 18.50% | 12.00% | 6.50% |
| 52  | 21.00%           | 18.00% | 12.00% | 6.50% |
| 53  | 20.50%           | 17.50% | 11.50% | 6.50% |
| 54  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 55  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 56  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 57  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 58  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 59  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 60  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 61  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 62  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 63  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 64  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 65+ | 0.00%            | 0.00%  | 0.00%  | 0.00% |

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

Table 4—Page 1 of 2

**Withdrawal Rates (cash balance participants)**

| Age | Years of Service |        |        |        |
|-----|------------------|--------|--------|--------|
|     | 0                | 1      | 2      | 3+     |
| 15  | 59.50%           | 37.00% | 26.50% | 22.00% |
| 16  | 56.50%           | 36.00% | 26.00% | 21.00% |
| 17  | 54.00%           | 35.50% | 25.00% | 20.00% |
| 18  | 51.00%           | 34.50% | 24.00% | 19.00% |
| 19  | 48.00%           | 33.50% | 23.50% | 18.00% |
| 20  | 45.00%           | 33.00% | 22.50% | 18.00% |
| 21  | 42.50%           | 32.00% | 21.50% | 18.00% |
| 22  | 39.50%           | 31.00% | 21.00% | 17.50% |
| 23  | 38.50%           | 30.00% | 20.50% | 17.00% |
| 24  | 38.00%           | 28.50% | 20.50% | 16.50% |
| 25  | 37.50%           | 27.50% | 20.00% | 16.00% |
| 26  | 36.50%           | 26.50% | 20.00% | 15.00% |
| 27  | 36.00%           | 25.00% | 19.50% | 14.50% |
| 28  | 35.50%           | 24.50% | 18.50% | 14.00% |
| 29  | 35.00%           | 24.50% | 18.00% | 14.00% |
| 30  | 35.00%           | 24.00% | 17.00% | 13.50% |
| 31  | 34.50%           | 23.50% | 16.00% | 13.50% |
| 32  | 34.00%           | 23.00% | 15.00% | 13.00% |
| 33  | 33.00%           | 23.00% | 15.00% | 13.00% |
| 34  | 32.00%           | 22.50% | 14.50% | 13.00% |
| 35  | 31.00%           | 22.50% | 14.00% | 12.50% |
| 36  | 30.00%           | 22.00% | 13.50% | 12.50% |
| 37  | 29.00%           | 22.00% | 13.50% | 12.00% |
| 38  | 28.00%           | 22.00% | 13.50% | 12.00% |
| 39  | 27.00%           | 21.50% | 13.00% | 11.50% |
| 40  | 26.00%           | 21.50% | 13.00% | 11.00% |
| 41  | 25.50%           | 21.00% | 13.00% | 11.00% |
| 42  | 24.50%           | 21.00% | 13.00% | 10.50% |
| 43  | 24.00%           | 20.50% | 13.00% | 10.00% |
| 44  | 24.00%           | 20.50% | 13.00% | 10.00% |

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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Table 4—Page 2 of 2

**Withdrawal Rates (cash balance participants)**

| Age | Years of Service |        |        |        |
|-----|------------------|--------|--------|--------|
|     | 0                | 1      | 2      | 3+     |
| 45  | 23.50%           | 20.50% | 13.00% | 10.00% |
| 46  | 23.50%           | 20.00% | 13.00% | 9.50%  |
| 47  | 23.00%           | 20.00% | 13.00% | 9.50%  |
| 48  | 22.50%           | 19.50% | 12.50% | 9.50%  |
| 49  | 22.00%           | 19.00% | 12.50% | 9.50%  |
| 50  | 22.00%           | 19.00% | 12.50% | 9.50%  |
| 51  | 21.50%           | 18.50% | 12.00% | 9.00%  |
| 52  | 21.00%           | 18.00% | 12.00% | 9.00%  |
| 53  | 20.50%           | 17.50% | 11.50% | 9.00%  |
| 54  | 20.00%           | 17.00% | 11.50% | 9.00%  |
| 55  | 20.00%           | 17.00% | 11.50% | 9.00%  |
| 56  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 57  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 58  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 59  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 60  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 61  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 62  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 63  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 64  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 65+ | 0.00%            | 0.00%  | 0.00%  | 0.00%  |

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

Table 5

**Disability Rates**

| <b>Age</b> | <b>Male</b> | <b>Female</b> | <b>Age</b> | <b>Male</b> | <b>Female</b> |
|------------|-------------|---------------|------------|-------------|---------------|
| 15         | 0.03%       | 0.03%         | 45         | 0.16%       | 0.24%         |
| 16         | 0.03%       | 0.03%         | 46         | 0.18%       | 0.27%         |
| 17         | 0.03%       | 0.03%         | 47         | 0.21%       | 0.30%         |
| 18         | 0.03%       | 0.03%         | 48         | 0.25%       | 0.33%         |
| 19         | 0.03%       | 0.03%         | 49         | 0.28%       | 0.36%         |
| 20         | 0.03%       | 0.03%         | 50         | 0.33%       | 0.40%         |
| 21         | 0.03%       | 0.03%         | 51         | 0.39%       | 0.44%         |
| 22         | 0.03%       | 0.03%         | 52         | 0.46%       | 0.49%         |
| 23         | 0.03%       | 0.03%         | 53         | 0.53%       | 0.54%         |
| 24         | 0.03%       | 0.03%         | 54         | 0.61%       | 0.59%         |
| 25         | 0.03%       | 0.03%         | 55         | 0.69%       | 0.64%         |
| 26         | 0.03%       | 0.03%         | 56         | 0.77%       | 0.69%         |
| 27         | 0.03%       | 0.03%         | 57         | 0.86%       | 0.74%         |
| 28         | 0.03%       | 0.04%         | 58         | 0.95%       | 0.80%         |
| 29         | 0.03%       | 0.04%         | 59         | 1.05%       | 0.85%         |
| 30         | 0.03%       | 0.04%         | 60         | 1.15%       | 0.90%         |
| 31         | 0.03%       | 0.05%         | 61         | 1.26%       | 0.96%         |
| 32         | 0.03%       | 0.05%         | 62         | 1.38%       | 1.01%         |
| 33         | 0.03%       | 0.06%         | 63         | 1.51%       | 1.05%         |
| 34         | 0.03%       | 0.06%         | 64         | 1.64%       | 1.09%         |
| 35         | 0.04%       | 0.07%         | 65+        | 0.00%       | 0.00%         |
| 36         | 0.04%       | 0.08%         |            |             |               |
| 37         | 0.05%       | 0.09%         |            |             |               |
| 38         | 0.06%       | 0.10%         |            |             |               |
| 39         | 0.07%       | 0.12%         |            |             |               |
| 40         | 0.08%       | 0.13%         |            |             |               |
| 41         | 0.09%       | 0.15%         |            |             |               |
| 42         | 0.10%       | 0.17%         |            |             |               |
| 43         | 0.12%       | 0.19%         |            |             |               |
| 44         | 0.14%       | 0.22%         |            |             |               |

|                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Form 5500</b><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security<br>Administration<br><br>Pension Benefit Guaranty Corporation | <b>Annual Return/Report of Employee Benefit Plan</b><br>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).<br><br><b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b> | OMB Nos. 1210-0110<br>1210-0089<br><br><div style="font-size: 24pt; font-weight: bold;">2015</div><br><br>This Form is Open to Public Inspection |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>Part I Annual Report Identification Information</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
| For calendar plan year 2015 or fiscal plan year beginning <u>01/01/2015</u> and ending <u>12/31/2015</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |
| <b>A</b> This return/report is for: <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> a multiemployer plan;         </div> <div> <input type="checkbox"/> a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or a DFE (specify) ____         </div> </div>                                                                                                                                                                            |  |
| <b>B</b> This return/report is: <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> a single-employer plan;         </div> <div> <input type="checkbox"/> the first return/report;         </div> <div> <input type="checkbox"/> the final return/report;         </div> </div> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> an amended return/report;         </div> <div> <input type="checkbox"/> a short plan year return/report (less than 12 months).         </div> </div> |  |
| <b>C</b> If the plan is a collectively-bargained plan, check here. .... <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| <b>D</b> Check box if filing under: <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Form 5558;         </div> <div> <input type="checkbox"/> automatic extension;         </div> <div> <input type="checkbox"/> the DFVC program;         </div> </div> <input type="checkbox"/> special extension (enter description)                                                                                                                                                                                                       |  |

|                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                           |                                                |     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----|
| <b>Part II Basic Plan Information—enter all requested information</b>                                                                                                                                                                                                                                                                            |                                                                                                                                                                                           |                                                |     |
| <b>1a</b> Name of plan<br>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES                                                                                                                                                                                                                                                                             |                                                                                                                                                                                           | <b>1b</b> Three-digit plan number (PN) ▶       | 003 |
|                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                           | <b>1c</b> Effective date of plan<br>09/01/1957 |     |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br>ARCHER DANIELS MIDLAND COMPANY<br><br><br>P.O. BOX 1470<br><br>DECATUR IL 62525 | <b>2b</b> Employer Identification Number (EIN)<br>41-0129150<br><br><b>2c</b> Plan Sponsor's telephone number<br>312-634-8140<br><br><b>2d</b> Business code (see instructions)<br>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.

|                                                                                                 |                                    |            |                                                              |
|-------------------------------------------------------------------------------------------------|------------------------------------|------------|--------------------------------------------------------------|
| <b>SIGN HERE</b>                                                                                |                                    | 10/11/2016 | MICHAEL D'AMBROSE                                            |
|                                                                                                 | Signature of plan administrator    | Date       | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b>                                                                                |                                    |            |                                                              |
|                                                                                                 | Signature of employer/plan sponsor | Date       | Enter name of individual signing as employer or plan sponsor |
| <b>SIGN HERE</b>                                                                                |                                    |            |                                                              |
|                                                                                                 | 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.

|                                                                                                                                                                                                                   |                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor                                                                                                          | <b>3b</b> Administrator's EIN              |
|                                                                                                                                                                                                                   | <b>3c</b> Administrator's telephone number |
|                                                                                                                                                                                                                   |                                            |
| <b>4</b> 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:<br><b>a</b> Sponsor's name | <b>4b</b> EIN<br><br><b>4c</b> PN          |
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                                                                           | <b>5</b> 13,179                            |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).                  |                                            |
| <b>a(1)</b> Total number of active participants at the beginning of the plan year.....                                                                                                                            | <b>6a(1)</b> 8,989                         |
| <b>a(2)</b> Total number of active participants at the end of the plan year .....                                                                                                                                 | <b>6a(2)</b> 8,840                         |
| <b>b</b> Retired or separated participants receiving benefits.....                                                                                                                                                | <b>6b</b> 1,985                            |
| <b>c</b> Other retired or separated participants entitled to future benefits.....                                                                                                                                 | <b>6c</b> 2,193                            |
| <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....                                                                                                                                       | <b>6d</b> 13,018                           |
| <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....                                                                                                         | <b>6e</b> 429                              |
| <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....                                                                                                                                                           | <b>6f</b> 13,447                           |
| <b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....                                                                    | <b>6g</b>                                  |
| <b>h</b> Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested .....                                                                       | <b>6h</b> 610                              |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....                                                                              | <b>7</b>                                   |
| <b>8a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:<br>1B 1C 3H                                          |                                            |
| <b>b</b> If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:                                                       |                                            |

|                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>9a</b> Plan funding arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                                         | <b>9b</b> Plan benefit arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                                                                                                                |
| <b>10</b> Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>a Pension Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)<br><br>(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary<br><br>(3) <input checked="" type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary | <b>b General Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)<br>(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)<br>(3) <input type="checkbox"/> <b>A</b> (Insurance Information)<br>(4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)<br>(5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)<br>(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules) |

|                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                    |                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| <b>SCHEDULE SB</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration<br/>Pension Benefit Guaranty Corporation</small> | <b>Single-Employer Defined Benefit Plan</b><br><b>Actuarial Information</b><br><br>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).<br><br><b>► File as an attachment to Form 5500 or 5500-SF.</b> | OMB No. 1210-0110<br><br><b>2015</b><br><br><b>This Form is Open to Public Inspection</b> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                               |                                                                 |     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----|
| For calendar plan year 2015 or fiscal plan year beginning <u>01/01/2015</u> and ending <u>12/31/2015</u>                                                                                                                                                                                          |                                                                                                                                                                                                               |                                                                 |     |
| ► <b>Round off amounts to nearest dollar.</b>                                                                                                                                                                                                                                                     |                                                                                                                                                                                                               |                                                                 |     |
| ► <b>Caution:</b> A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.                                                                                                                                                                    |                                                                                                                                                                                                               |                                                                 |     |
| <b>A</b> Name of plan<br>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES                                                                                                                                                                                                                               | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:60%;"><b>B</b> Three-digit plan number (PN) ►</td> <td style="width:40%; text-align: center;">003</td> </tr> </table> | <b>B</b> Three-digit plan number (PN) ►                         | 003 |
| <b>B</b> Three-digit plan number (PN) ►                                                                                                                                                                                                                                                           | 003                                                                                                                                                                                                           |                                                                 |     |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br><br>ARCHER DANIELS MIDLAND COMPANY                                                                                                                                                                                    | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td><b>D</b> Employer Identification Number (EIN)<br/><br/>41-0129150</td> </tr> </table>                                              | <b>D</b> Employer Identification Number (EIN)<br><br>41-0129150 |     |
| <b>D</b> Employer Identification Number (EIN)<br><br>41-0129150                                                                                                                                                                                                                                   |                                                                                                                                                                                                               |                                                                 |     |
| <b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B <b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500 |                                                                                                                                                                                                               |                                                                 |     |

|                                                                                                                                                                                                          |                            |                           |                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------|--------------------------|
| <b>Part I Basic Information</b>                                                                                                                                                                          |                            |                           |                          |
| <b>1</b> Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2015</u>                                                                                                                        |                            |                           |                          |
| <b>2</b> Assets:                                                                                                                                                                                         |                            |                           |                          |
| a Market value .....                                                                                                                                                                                     | <b>2a</b>                  | 409,718,803               |                          |
| b Actuarial value .....                                                                                                                                                                                  | <b>2b</b>                  | 391,921,864               |                          |
| <b>3</b> 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 .....                                                                                                                                     | 2,291                      | 118,947,280               | 118,947,280              |
| b For terminated vested participants .....                                                                                                                                                               | 1,899                      | 33,210,363                | 33,210,363               |
| c For active participants .....                                                                                                                                                                          | 8,989                      | 155,241,540               | 159,813,258              |
| d Total .....                                                                                                                                                                                            | 13,179                     | 307,399,183               | 311,970,901              |
| <b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b) <input type="checkbox"/>                                                                                         |                            |                           |                          |
| a Funding target disregarding prescribed at-risk assumptions .....                                                                                                                                       | <b>4a</b>                  |                           |                          |
| 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 ..... | <b>4b</b>                  |                           |                          |
| <b>5</b> Effective interest rate .....                                                                                                                                                                   | <b>5</b>                   | 6.36%                     |                          |
| <b>6</b> Target normal cost .....                                                                                                                                                                        | <b>6</b>                   | 10,662,310                |                          |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--|----------------------|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------|---------|-------------------------------|--------------|----------------------------------------|
| <b>Statement by Enrolled Actuary</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| <small>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.</small> |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%; text-align: center;"><b>SIGN HERE</b></td> <td style="width:85%; text-align: center;"> </td> </tr> <tr> <td colspan="2" style="text-align: center;">           Signature of actuary         </td> </tr> </table>                                                                                                                                                                                                          | <b>SIGN HERE</b> |  | Signature of actuary |  | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">10/03/2016</td> </tr> <tr> <td style="text-align: center;">Date</td> </tr> <tr> <td style="text-align: center;">1408069</td> </tr> <tr> <td style="text-align: center;">Most recent enrollment number</td> </tr> <tr> <td style="text-align: center;">312-381-1000</td> </tr> <tr> <td style="text-align: center;">Telephone number (including area code)</td> </tr> </table> | 10/03/2016 | Date | 1408069 | Most recent enrollment number | 312-381-1000 | Telephone number (including area code) |
| <b>SIGN HERE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| Signature of actuary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| 10/03/2016                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| 1408069                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| Most recent enrollment number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| 312-381-1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| Telephone number (including area code)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |
| CEDY JURY<br>Type or print name of actuary<br>HEWITT ASSOCIATES LLC<br>Firm name<br>200 EAST RANDOLPH STREET<br>CHICAGO IL 60601<br>Address of the firm                                                                                                                                                                                                                                                                                                                                                                |                  |  |                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |            |      |         |                               |              |                                        |

**Part II Beginning of Year Carryover and Prefunding Balances**

|                                                                                                                                                                     | (a) Carryover balance | (b) Prefunding balance |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| <b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....                                                             | 4,976,873             | 57,635,468             |
| <b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                         | 4,976,873             | 5,374,819              |
| <b>9</b> Amount remaining (line 7 minus line 8).....                                                                                                                | 0                     | 52,260,649             |
| <b>10</b> Interest on line 9 using prior year's actual return of <u>10.90%</u> .....                                                                                | 0                     | 5,696,411              |
| <b>11</b> Prior year's excess contributions to be added to prefunding balance:                                                                                      |                       |                        |
| <b>a</b> Present value of excess contributions (line 38a from prior year).....                                                                                      |                       | 26,347,671             |
| <b>b(1)</b> 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> ..... |                       | 1,046,137              |
| <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                                |                       | 1,128,334              |
| <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....                                                                       |                       | 28,522,142             |
| <b>d</b> Portion of (c) to be added to prefunding balance.....                                                                                                      |                       | 28,522,142             |
| <b>12</b> Other reductions in balances due to elections or deemed elections .....                                                                                   | 0                     | 0                      |
| <b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....                                                                        | 0                     | 86,479,202             |

**Part III Funding Percentages**

|                                                                                                                                                                           |           |         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|
| <b>14</b> Funding target attainment percentage .....                                                                                                                      | <b>14</b> | 97.90%  |
| <b>15</b> Adjusted funding target attainment percentage .....                                                                                                             | <b>15</b> | 125.62% |
| <b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement..... | <b>16</b> | 98.68%  |
| <b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage. ....                                       | <b>17</b> | %       |

**Part IV Contributions and Liquidity Shortfalls**

| <b>18</b> Contributions made to the plan for the plan year by employer(s) and employees: |                                   |                                 |                          |                                   |                                 |
|------------------------------------------------------------------------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| (a) Date<br>(MM-DD-YYYY)                                                                 | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
| 08/16/2016                                                                               | 18,000,000                        | 0                               |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
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|                                                                                          |                                   |                                 |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
|                                                                                          |                                   |                                 |                          |                                   |                                 |
| <b>Totals ▶</b>                                                                          |                                   |                                 | <b>18(b)</b>             | 18,000,000                        | <b>18(c)</b> 0                  |

|                                                                                                                                      |                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| <b>19</b> Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year: |                                                                     |
| <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years.....                                  | <b>19a</b> 0                                                        |
| <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....                                                   | <b>19b</b> 0                                                        |
| <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....              | <b>19c</b> 16,284,217                                               |
| <b>20</b> Quarterly contributions and liquidity shortfalls:                                                                          |                                                                     |
| <b>a</b> Did the plan have a "funding shortfall" for the prior year? .....                                                           | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <b>b</b> If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....              | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <b>c</b> 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**

|                                                                                                                                                                                              |                       |                       |                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------------------------------------|
| <b>21</b> Discount rate:                                                                                                                                                                     |                       |                       |                                                     |
| <b>a</b> Segment rates:                                                                                                                                                                      | 1st segment:<br>4.72% | 2nd segment:<br>6.11% | 3rd segment:<br>6.81%                               |
|                                                                                                                                                                                              |                       |                       | <input type="checkbox"/> N/A, full yield curve used |
| <b>b</b> Applicable month (enter code) .....                                                                                                                                                 |                       |                       | <b>21b</b> 4                                        |
| <b>22</b> Weighted average retirement age .....                                                                                                                                              |                       |                       | <b>22</b> 63                                        |
| <b>23</b> Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute |                       |                       |                                                     |

**Part VI Miscellaneous Items**

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

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

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

**Part VIII Minimum Required Contribution For Current Year**

|                                                                                                                                                                                      |                     |                    |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|---------------|
| <b>31</b> Target normal cost and excess assets (see instructions):                                                                                                                   |                     |                    |               |
| <b>a</b> Target normal cost (line 6) .....                                                                                                                                           | <b>31a</b>          | 10,662,310         |               |
| <b>b</b> Excess assets, if applicable, but not greater than line 31a .....                                                                                                           | <b>31b</b>          | 0                  |               |
| <b>32</b> Amortization installments:                                                                                                                                                 | Outstanding Balance |                    | Installment   |
| <b>a</b> Net shortfall amortization installment .....                                                                                                                                | 6,528,239           |                    | 1,273,315     |
| <b>b</b> Waiver amortization installment .....                                                                                                                                       | 0                   |                    | 0             |
| <b>33</b> 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 ..... | <b>33</b>           |                    |               |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) .....                                                         | <b>34</b>           | 11,935,625         |               |
|                                                                                                                                                                                      | Carryover balance   | Prefunding balance | Total balance |
| <b>35</b> Balances elected for use to offset funding requirement .....                                                                                                               | 0                   | 10,742,064         | 10,742,064    |
| <b>36</b> Additional cash requirement (line 34 minus line 35) .....                                                                                                                  | <b>36</b>           | 1,193,561          |               |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....                                                  | <b>37</b>           | 16,284,217         |               |
| <b>38</b> Present value of excess contributions for current year (see instructions)                                                                                                  |                     |                    |               |
| <b>a</b> Total (excess, if any, of line 37 over line 36) .....                                                                                                                       | <b>38a</b>          | 15,090,656         |               |
| <b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....                                                                | <b>38b</b>          | 10,742,064         |               |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....                                                                      | <b>39</b>           | 0                  |               |
| <b>40</b> Unpaid minimum required contributions for all years .....                                                                                                                  | <b>40</b>           | 0                  |               |

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

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

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Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2015

| <b>Date</b>        | <b>Amount</b>        | <b>Days to<br/>Discount to<br/>1/1/2015 at<br/>6.36%</b> | <b>Interest<br/>Adjusted<br/>Contribution</b> |
|--------------------|----------------------|----------------------------------------------------------|-----------------------------------------------|
| August 16, 2016    | <u>\$ 18,000,000</u> | 593                                                      | <u>\$ 16,284,217</u>                          |
| Total Contribution | \$ 18,000,000        |                                                          | \$ 16,284,217                                 |

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

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

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

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

For ERISA Requirements

|                                             |                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Rates for Minimum Funding Purposes | Based on segment rates with a four-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 four-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                                                                                                                                                                                                                                                                                      |
| Optional Payment Form Election Percentage   | Single Participants: 100% life annuity<br><br>Married Participants: 30% life annuity, 30% joint and 50% survivor annuity, 40% joint and 100% survivor annuity<br><br>Cash Balance Participants:<br>Retirement: 80% lump sum, 20% life annuity<br><br>Termination: 90% immediate lump sum, 10% lump sum deferred to age 60 |
| Retirement Age                              |                                                                                                                                                                                                                                                                                                                           |
| Active Participants                         | See Table 2                                                                                                                                                                                                                                                                                                               |
| Terminated Vested Participants              | Age 60                                                                                                                                                                                                                                                                                                                    |

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|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mortality Rates                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Healthy                         | 2015 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(e)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Disabled                        | Revenue Ruling 96-7 mortality table for disability after December 31, 1994                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Withdrawal Rates                | See Tables 3–4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Disability Rates                | See Tables 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 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 70% of males and 70% 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.                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Valuation of Plan Assets        | <p>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.</p> <p>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).</p> |

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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

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Table 1

**Salary Merit Increase Rates**

| <b>Age</b> | <b>Rate</b> | <b>Age</b> | <b>Rate</b> |
|------------|-------------|------------|-------------|
| 15         | 12.00%      | 45         | 3.50%       |
| 16         | 12.00%      | 46         | 3.50%       |
| 17         | 12.00%      | 47         | 3.50%       |
| 18         | 12.00%      | 48         | 3.50%       |
| 19         | 12.00%      | 49         | 3.50%       |
| 20         | 12.00%      | 50         | 3.50%       |
| 21         | 12.00%      | 51         | 3.50%       |
| 22         | 12.00%      | 52         | 3.50%       |
| 23         | 12.00%      | 53         | 3.50%       |
| 24         | 12.00%      | 54         | 3.50%       |
| 25         | 8.00%       | 55+        | 3.00%       |
| 26         | 8.00%       |            |             |
| 27         | 8.00%       |            |             |
| 28         | 8.00%       |            |             |
| 29         | 8.00%       |            |             |
| 30         | 6.50%       |            |             |
| 31         | 6.50%       |            |             |
| 32         | 6.50%       |            |             |
| 33         | 6.50%       |            |             |
| 34         | 6.50%       |            |             |
| 35         | 5.00%       |            |             |
| 36         | 5.00%       |            |             |
| 37         | 5.00%       |            |             |
| 38         | 5.00%       |            |             |
| 39         | 5.00%       |            |             |
| 40         | 4.50%       |            |             |
| 41         | 4.50%       |            |             |
| 42         | 4.50%       |            |             |
| 43         | 4.50%       |            |             |
| 44         | 4.50%       |            |             |

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Table 2

**Retirement Rates**

| <b>Age</b> | <b>Rate</b> |
|------------|-------------|
| 55         | 4.00%       |
| 56         | 4.00%       |
| 57         | 4.00%       |
| 58         | 4.00%       |
| 59         | 4.00%       |
| 60         | 7.00%       |
| 61         | 15.00%      |
| 62         | 25.00%      |
| 63         | 20.00%      |
| 64         | 20.00%      |
| 65         | 35.00%      |
| 66         | 25.00%      |
| 67         | 30.00%      |
| 68         | 30.00%      |
| 69         | 30.00%      |
| 70+        | 100.00%     |

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**Withdrawal Rates (non cash balance participants)**

| Age | Years of Service |        |        |        |
|-----|------------------|--------|--------|--------|
|     | 0                | 1      | 2      | 3+     |
| 15  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 16  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 17  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 18  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 19  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 20  | 45.00%           | 33.00% | 22.50% | 15.00% |
| 21  | 42.50%           | 32.00% | 21.50% | 15.00% |
| 22  | 39.50%           | 31.00% | 21.00% | 14.50% |
| 23  | 38.50%           | 30.00% | 20.50% | 14.00% |
| 24  | 38.00%           | 28.50% | 20.50% | 13.50% |
| 25  | 37.50%           | 27.50% | 20.00% | 13.00% |
| 26  | 36.50%           | 26.50% | 20.00% | 13.00% |
| 27  | 36.00%           | 25.00% | 19.50% | 12.50% |
| 28  | 35.50%           | 24.50% | 18.50% | 12.00% |
| 29  | 35.00%           | 24.50% | 18.00% | 11.50% |
| 30  | 35.00%           | 24.00% | 17.00% | 11.00% |
| 31  | 34.50%           | 23.50% | 16.00% | 11.00% |
| 32  | 34.00%           | 23.00% | 15.00% | 10.50% |
| 33  | 33.00%           | 23.00% | 15.00% | 10.00% |
| 34  | 32.00%           | 22.50% | 14.50% | 9.50%  |
| 35  | 31.00%           | 22.50% | 14.00% | 9.00%  |
| 36  | 30.00%           | 22.00% | 13.50% | 9.00%  |
| 37  | 29.00%           | 22.00% | 13.50% | 8.50%  |
| 38  | 28.00%           | 22.00% | 13.50% | 8.00%  |
| 39  | 27.00%           | 21.50% | 13.00% | 8.00%  |
| 40  | 26.00%           | 21.50% | 13.00% | 8.00%  |
| 41  | 25.50%           | 21.00% | 13.00% | 7.50%  |
| 42  | 24.50%           | 21.00% | 13.00% | 7.50%  |
| 43  | 24.00%           | 20.50% | 13.00% | 7.50%  |
| 44  | 24.00%           | 20.50% | 13.00% | 7.50%  |

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**Withdrawal Rates (non cash balance participants)**

| Age | Years of Service |        |        |       |
|-----|------------------|--------|--------|-------|
|     | 0                | 1      | 2      | 3+    |
| 45  | 23.50%           | 20.50% | 13.00% | 7.00% |
| 46  | 23.50%           | 20.00% | 13.00% | 7.00% |
| 47  | 23.00%           | 20.00% | 13.00% | 6.50% |
| 48  | 22.50%           | 19.50% | 12.50% | 6.50% |
| 49  | 22.00%           | 19.00% | 12.50% | 6.50% |
| 50  | 22.00%           | 19.00% | 12.50% | 6.50% |
| 51  | 21.50%           | 18.50% | 12.00% | 6.50% |
| 52  | 21.00%           | 18.00% | 12.00% | 6.50% |
| 53  | 20.50%           | 17.50% | 11.50% | 6.50% |
| 54  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 55  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 56  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 57  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 58  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 59  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 60  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 61  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 62  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 63  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 64  | 20.00%           | 17.00% | 11.50% | 6.50% |
| 65+ | 0.00%            | 0.00%  | 0.00%  | 0.00% |

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**Withdrawal Rates (cash balance participants)**

| Age | Years of Service |        |        |        |
|-----|------------------|--------|--------|--------|
|     | 0                | 1      | 2      | 3+     |
| 15  | 59.50%           | 37.00% | 26.50% | 22.00% |
| 16  | 56.50%           | 36.00% | 26.00% | 21.00% |
| 17  | 54.00%           | 35.50% | 25.00% | 20.00% |
| 18  | 51.00%           | 34.50% | 24.00% | 19.00% |
| 19  | 48.00%           | 33.50% | 23.50% | 18.00% |
| 20  | 45.00%           | 33.00% | 22.50% | 18.00% |
| 21  | 42.50%           | 32.00% | 21.50% | 18.00% |
| 22  | 39.50%           | 31.00% | 21.00% | 17.50% |
| 23  | 38.50%           | 30.00% | 20.50% | 17.00% |
| 24  | 38.00%           | 28.50% | 20.50% | 16.50% |
| 25  | 37.50%           | 27.50% | 20.00% | 16.00% |
| 26  | 36.50%           | 26.50% | 20.00% | 15.00% |
| 27  | 36.00%           | 25.00% | 19.50% | 14.50% |
| 28  | 35.50%           | 24.50% | 18.50% | 14.00% |
| 29  | 35.00%           | 24.50% | 18.00% | 14.00% |
| 30  | 35.00%           | 24.00% | 17.00% | 13.50% |
| 31  | 34.50%           | 23.50% | 16.00% | 13.50% |
| 32  | 34.00%           | 23.00% | 15.00% | 13.00% |
| 33  | 33.00%           | 23.00% | 15.00% | 13.00% |
| 34  | 32.00%           | 22.50% | 14.50% | 13.00% |
| 35  | 31.00%           | 22.50% | 14.00% | 12.50% |
| 36  | 30.00%           | 22.00% | 13.50% | 12.50% |
| 37  | 29.00%           | 22.00% | 13.50% | 12.00% |
| 38  | 28.00%           | 22.00% | 13.50% | 12.00% |
| 39  | 27.00%           | 21.50% | 13.00% | 11.50% |
| 40  | 26.00%           | 21.50% | 13.00% | 11.00% |
| 41  | 25.50%           | 21.00% | 13.00% | 11.00% |
| 42  | 24.50%           | 21.00% | 13.00% | 10.50% |
| 43  | 24.00%           | 20.50% | 13.00% | 10.00% |
| 44  | 24.00%           | 20.50% | 13.00% | 10.00% |

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**Withdrawal Rates (cash balance participants)**

| Age | Years of Service |        |        |        |
|-----|------------------|--------|--------|--------|
|     | 0                | 1      | 2      | 3+     |
| 45  | 23.50%           | 20.50% | 13.00% | 10.00% |
| 46  | 23.50%           | 20.00% | 13.00% | 9.50%  |
| 47  | 23.00%           | 20.00% | 13.00% | 9.50%  |
| 48  | 22.50%           | 19.50% | 12.50% | 9.50%  |
| 49  | 22.00%           | 19.00% | 12.50% | 9.50%  |
| 50  | 22.00%           | 19.00% | 12.50% | 9.50%  |
| 51  | 21.50%           | 18.50% | 12.00% | 9.00%  |
| 52  | 21.00%           | 18.00% | 12.00% | 9.00%  |
| 53  | 20.50%           | 17.50% | 11.50% | 9.00%  |
| 54  | 20.00%           | 17.00% | 11.50% | 9.00%  |
| 55  | 20.00%           | 17.00% | 11.50% | 9.00%  |
| 56  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 57  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 58  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 59  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 60  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 61  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 62  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 63  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 64  | 20.00%           | 17.00% | 11.50% | 8.50%  |
| 65+ | 0.00%            | 0.00%  | 0.00%  | 0.00%  |

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Table 5

**Disability Rates**

| <b>Age</b> | <b>Male</b> | <b>Female</b> | <b>Age</b> | <b>Male</b> | <b>Female</b> |
|------------|-------------|---------------|------------|-------------|---------------|
| 15         | 0.03%       | 0.03%         | 45         | 0.16%       | 0.24%         |
| 16         | 0.03%       | 0.03%         | 46         | 0.18%       | 0.27%         |
| 17         | 0.03%       | 0.03%         | 47         | 0.21%       | 0.30%         |
| 18         | 0.03%       | 0.03%         | 48         | 0.25%       | 0.33%         |
| 19         | 0.03%       | 0.03%         | 49         | 0.28%       | 0.36%         |
| 20         | 0.03%       | 0.03%         | 50         | 0.33%       | 0.40%         |
| 21         | 0.03%       | 0.03%         | 51         | 0.39%       | 0.44%         |
| 22         | 0.03%       | 0.03%         | 52         | 0.46%       | 0.49%         |
| 23         | 0.03%       | 0.03%         | 53         | 0.53%       | 0.54%         |
| 24         | 0.03%       | 0.03%         | 54         | 0.61%       | 0.59%         |
| 25         | 0.03%       | 0.03%         | 55         | 0.69%       | 0.64%         |
| 26         | 0.03%       | 0.03%         | 56         | 0.77%       | 0.69%         |
| 27         | 0.03%       | 0.03%         | 57         | 0.86%       | 0.74%         |
| 28         | 0.03%       | 0.04%         | 58         | 0.95%       | 0.80%         |
| 29         | 0.03%       | 0.04%         | 59         | 1.05%       | 0.85%         |
| 30         | 0.03%       | 0.04%         | 60         | 1.15%       | 0.90%         |
| 31         | 0.03%       | 0.05%         | 61         | 1.26%       | 0.96%         |
| 32         | 0.03%       | 0.05%         | 62         | 1.38%       | 1.01%         |
| 33         | 0.03%       | 0.06%         | 63         | 1.51%       | 1.05%         |
| 34         | 0.03%       | 0.06%         | 64         | 1.64%       | 1.09%         |
| 35         | 0.04%       | 0.07%         | 65+        | 0.00%       | 0.00%         |
| 36         | 0.04%       | 0.08%         |            |             |               |
| 37         | 0.05%       | 0.09%         |            |             |               |
| 38         | 0.06%       | 0.10%         |            |             |               |
| 39         | 0.07%       | 0.12%         |            |             |               |
| 40         | 0.08%       | 0.13%         |            |             |               |
| 41         | 0.09%       | 0.15%         |            |             |               |
| 42         | 0.10%       | 0.17%         |            |             |               |
| 43         | 0.12%       | 0.19%         |            |             |               |
| 44         | 0.14%       | 0.22%         |            |             |               |

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ADM Pension Plan for Hourly-Wage Employees  
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Schedule SB, Part V—Summary of Plan Provisions

History of Plan

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Summary of Plan Provisions

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

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Amount of Benefits (Traditional Formula)  
Normal

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

Early

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

Disability

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

Deferred Vested

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

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

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

Death While Active and After  
Eligible for Early Retirement

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

Death While Inactive and  
Before Benefit Commencement

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

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Amount of Benefits (Cash Balance Formula)

Initial Cash Balance Account Balance \$0.00.

Pay Credits

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

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

Interest Credits

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

Death Benefit for Vested Employees

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

Forms of Payment

Normal Form

Without Spouse

Life annuity.

With Spouse

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

Optional Forms

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

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ADM Pension Plan for Hourly-Wage Employees  
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Summary of Benefit Rates Reflected in Actuarial Valuation

Former General Hourly

| Appendix                         | Benefit Level |         | Date of Cash<br>Balance Formula <sup>1</sup> |
|----------------------------------|---------------|---------|----------------------------------------------|
|                                  | 2014          | 2015    |                                              |
| 001 Elizabeth Plant              | Closed        | Closed  |                                              |
| 002 Decatur West                 | \$38.00       | \$38.00 | 5/1/2010                                     |
| 003 Fredonia                     | Closed        | Closed  |                                              |
| 004 Lincoln Soybean              | \$35.00       | \$35.00 | 10/1/2009                                    |
| 005 Minneapolis Soo Elevator     | Closed        | Closed  |                                              |
| 006 Memphis Grain Elevator       | \$24.00       | \$24.00 | 8/1/2010                                     |
| 007 Burlington                   | Closed        | Closed  |                                              |
| 008 Alton                        | Closed        | Closed  |                                              |
| 009 Mankato                      | \$33.00       | \$33.00 | 6/1/2009                                     |
| 011 Red Wing—Grain Millers       | \$31.00       | \$31.00 | 7/1/2011                                     |
| 012 Red Wing—Operating Engineers | Closed        | Closed  |                                              |
| 013 Granite City                 | Closed        | Closed  |                                              |
| 014 Destrehan                    | Closed        | Closed  |                                              |
| 015 LaSalle                      | \$26.00       | \$26.00 | 4/1/2009                                     |
| 016 Arkansas City West Plant     | \$31.00       | \$31.00 |                                              |
| 017 Growmark River Systems, Inc. | \$23.00       | \$23.00 |                                              |
| 018 Monroe Elevator              | Closed        | Closed  |                                              |
| 020 ARTCO                        | \$24.00       | \$24.00 |                                              |
| 021 New Braunfels                | \$22.00       | \$22.00 | 5/1/2011                                     |
| 022 Hudson Milling               | \$31.50       | \$31.50 | 1/1/2010                                     |
| 024 Little Rock                  | Closed        | Closed  |                                              |
| 025 Cordele                      | Closed        | Closed  |                                              |
| 026 Natchitoches                 | Closed        | Closed  |                                              |
| 028 Greenville                   | Closed        | Closed  |                                              |
| 029 Growmark River Systems, Inc. | Closed        | Closed  |                                              |
| 031 Cheswick                     | Closed        | Closed  |                                              |
| 032 Wolcott                      | \$26.00       | \$26.00 |                                              |
| 033 Augusta                      | Closed        | Closed  |                                              |
| 034 Montgomery                   | Closed        | Closed  |                                              |
| 035 Memphis Oilseed              | \$28.00       | \$28.00 | 2/1/2011                                     |
| 036 North Little Rock            | Closed        | Closed  |                                              |
| 037 Los Angeles                  | \$33.00       | \$33.00 | 7/1/2011                                     |
| 038 Portland                     | Closed        | Closed  |                                              |
| 039 Spokane Flour Mill           | \$33.00       | \$33.00 | 3/1/2011                                     |
| 040 Plains                       | Closed        | Closed  |                                              |

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

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ADM Pension Plan for Hourly-Wage Employees  
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| Appendix                               | Benefit Level |         | Date of Cash<br>Balance Formula <sup>2</sup> |
|----------------------------------------|---------------|---------|----------------------------------------------|
|                                        | 2014          | 2015    |                                              |
| 041 Clarksdale                         | Closed        | Closed  |                                              |
| 042 Wyndotte                           | Closed        | Closed  |                                              |
| 043 Spokane Mix Plant                  | \$30.00       | \$30.00 | 12/1/2010                                    |
| 044 Quannah                            | Closed        | Closed  |                                              |
| 045 Lubbock                            | \$20.00       | \$20.00 |                                              |
| 046 Sweetwater                         | Closed        | Closed  |                                              |
| 047 Lakeville—New York Corn Sweeteners | \$28.00       | \$28.00 |                                              |
| 048 Spokane Office                     | Closed        | Closed  |                                              |
| 049 Columbian Peanut                   | Closed        | Closed  |                                              |
| 050 Montezuma Corn Sweeteners          | \$31.00       | \$31.00 |                                              |
| 051 Macon                              | Closed        | Closed  |                                              |
| 052 Peoria Alcohol                     | \$37.00       | \$37.00 | 11/1/2009                                    |
| 054 Kershaw                            | \$26.00       | \$26.00 |                                              |
| 055 Byromville, Oglethorpe, DeSoto     | Closed        | Closed  |                                              |
| 060 Corn Sweetener Locations           | Closed        | Closed  |                                              |
| 061 ADM Trucking                       | \$36.00       | \$36.00 | 8/1/2009                                     |
| 062 Aulander                           | Closed        | Closed  |                                              |
| 065 Ozark Shelling                     | Closed        | Closed  |                                              |
| 066 Ozark Star                         | Closed        | Closed  |                                              |
| 067 Clinton Construction               | \$39.00       | \$39.00 |                                              |
| 068 Steger                             | Closed        | Closed  |                                              |
| 070 Peoria Riverside                   | \$25.00       | \$25.00 |                                              |
| 071 Cheney Milling                     | \$33.00       | \$33.00 | 5/1/2010                                     |
| 072 Southern Cotton Oil                | \$21.00       | \$21.00 |                                              |
| 073 Bushnell                           | \$28.00       | \$28.00 |                                              |
| 074 Clinton Corn Processing            | \$41.00       | \$41.00 |                                              |
| 075 Buhler & Inman                     | Closed        | Closed  |                                              |
| 076 Mexico                             | \$28.00       | \$28.00 |                                              |
| 077 Fostoria                           | \$32.00       | \$32.00 | 3/1/2009                                     |
| 078 Frankfort                          | \$32.00       | \$32.00 | 1/1/2009                                     |
| 079 Des Moines Soybean                 | \$30.00       | \$30.00 | 3/1/2010                                     |
| 080 Champaign                          | Closed        | Closed  |                                              |
| 081 Carthage                           | \$31.00       | \$31.00 | 6/1/2009                                     |
| 082 DeLeon, Durant, Carnegie           | Closed        | Closed  |                                              |
| 083 Des Moines Refinery                | \$32.00       | \$32.00 |                                              |
| 084 Plainview                          | \$24.00       | \$24.00 |                                              |
| 085 AMA                                | \$28.00       | \$28.00 |                                              |

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

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| Appendix                                           | Benefit Level |         | Date of Cash<br>Balance Formula <sup>3</sup> |
|----------------------------------------------------|---------------|---------|----------------------------------------------|
|                                                    | 2014          | 2015    |                                              |
| 086 Growmark River Systems, Inc.—St. Louis         | \$26.00       | \$26.00 | 5/1/2011                                     |
| 087 ADM Mason Shop                                 | Closed        | Closed  |                                              |
| 088 Olathe                                         | Closed        | Closed  |                                              |
| 089 Havana, IL                                     | \$26.00       | \$26.00 | 2/1/2009                                     |
| 090 Lacon                                          | \$25.00       | \$25.00 | 5/1/2009                                     |
| 091 Hennepin                                       | Closed        | Closed  |                                              |
| 092 Decatur Co-Generation                          | \$37.00       | \$37.00 | 3/31/2011                                    |
| 093 Decatur Reconstruction                         | \$36.00       | \$36.00 |                                              |
| 094 Milwaukee Milling                              | Closed        | Closed  |                                              |
| 095 Taylorville                                    | Closed        | Closed  |                                              |
| 096 Roberts Rice                                   | Closed        | Closed  |                                              |
| 098 Valdosta Soybean                               | \$23.00       | \$23.00 | 1/1/2009                                     |
| 099 Minneapolis/ADM Grain                          | Closed        | Closed  |                                              |
| 100 Manitowac                                      | Closed        | Closed  |                                              |
| 101 West Milwaukee Malting                         | Closed        | Closed  |                                              |
| 102 Des Moines Co-Generation                       | \$33.00       | \$33.00 |                                              |
| 103 Lincoln Food                                   | Closed        | Closed  |                                              |
| 104 Lincoln Flour                                  | \$35.00       | \$35.00 | 10/1/2011                                    |
| 105 Lincoln Feed                                   | Closed        | Closed  |                                              |
| 106 Salina Econo-Flo                               | \$35.00       | \$35.00 |                                              |
| 107 Salina Western Star                            | \$35.00       | \$35.00 | 1/1/2009                                     |
| 108 Dodge City                                     | \$35.00       | \$35.00 | 1/1/2009                                     |
| 109 Crowley Rice Mill                              | Closed        | Closed  |                                              |
| 111 Cedar Rapids Co—Generation                     | \$42.00       | \$42.00 |                                              |
| 113 Abilene                                        | \$34.00       | \$34.00 | 9/1/2009                                     |
| 114 Decatur ADM Mechanical                         | \$37.00       | \$37.00 |                                              |
| 115 Tulane Switch Boat                             | Closed        | Closed  |                                              |
| 116 Velva                                          | \$28.00       | \$28.00 |                                              |
| 117 Fremont Soybean                                | \$34.00       | \$34.00 | 10/1/2009                                    |
| 119 Hudson Trucking                                | Closed        | Closed  |                                              |
| 120 Beech Grove                                    | \$33.00       | \$33.00 | 7/1/2010                                     |
| 122 Charlotte—Flour Mill                           | \$30.00       | \$30.00 | 11/1/2009                                    |
| 123 Charlotte—Trucking                             | \$30.00       | \$30.00 | 4/1/2010                                     |
| 124 Decatur Food Ingredient/Decatur Harvest Burger | \$36.00       | \$36.00 | 11/1/2011                                    |
| 125 Mt. Vernon—Milling                             | \$33.00       | \$33.00 | 1/1/2010                                     |
| 126 North Kansas City Soybean                      | Closed        | Closed  |                                              |
| 127 Des Moines Milling                             | Closed        | Closed  |                                              |

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

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ADM Pension Plan for Hourly-Wage Employees  
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| Appendix                            | Benefit Level |         | Date of Cash<br>Balance Formula <sup>4</sup> |
|-------------------------------------|---------------|---------|----------------------------------------------|
|                                     | 2014          | 2015    |                                              |
| 128 Havana Barge Terminal           | Closed        | Closed  |                                              |
| 130 Collingwood Grain               | \$23.00       | \$23.00 |                                              |
| 131 Decatur BioProducts             | \$38.00       | \$38.00 |                                              |
| 132 Chicago Flour                   | \$31.00       | \$31.00 | 1/1/2009                                     |
| 133 Specialty Grains Plant          | Closed        | Closed  |                                              |
| 134 Tulane/Tulane Fleeting          | Closed        | Closed  |                                              |
| 135 Lincoln Reconstruction          | \$32.00       | \$32.00 |                                              |
| 136 Levelland                       | Closed        | Closed  |                                              |
| 137 Chattanooga Refinery            | Closed        | Closed  |                                              |
| 138 Camp Hill                       | \$34.00       | \$34.00 | 2/1/2009                                     |
| 140 Southport                       | \$36.00       | \$36.00 |                                              |
| 142 Madera                          | Closed        | Closed  |                                              |
| 144 Muleshoe                        | Closed        | Closed  |                                              |
| 146 Peoria Marine Service—Deckhands | Closed        | Closed  |                                              |
| 147 Reidy Terminal                  | Closed        | Closed  |                                              |
| 148 Cassville Terminal              | \$24.00       | \$24.00 |                                              |
| 149 ARTCO Fleeting Services         | Closed        | Closed  |                                              |
| 150 New Orleans Shipyard            | \$26.00       | \$26.00 |                                              |
| 151 Altoona and Des Moines Trucking | Closed        | Closed  |                                              |
| 152 Macon Trucking                  | Closed        | Closed  |                                              |
| 155 Arkansas City East Plant        | \$29.00       | \$29.00 | 10/1/2009                                    |
| 156 Port Gibson                     | Closed        | Closed  |                                              |
| 157 ARTCO Fleeting Services         | \$24.00       | \$24.00 |                                              |
| 160 Peoria Marine Service           | \$25.00       | \$25.00 | 1/1/2009                                     |
| 162 St. Louis Flour                 | \$36.00       | \$36.00 | 8/1/2011                                     |
| 163 Buffalo Milling                 | \$35.00       | \$35.00 | 10/1/2010                                    |
| 164 Enid Flour Mill                 | \$35.00       | \$35.00 | 9/1/2009                                     |
| 165 Minneapolis “A” Mill            | Closed        | Closed  |                                              |
| 166 Wellsburg                       | Closed        | Closed  |                                              |
| 167 Buffalo Elevator                | \$35.00       | \$35.00 | 3/1/2009                                     |
| 168 Winona Barge Fleeting           | Closed        | Closed  |                                              |
| 169 Keokuk                          | \$33.00       | \$33.00 | 1/1/2009                                     |
| 170 Railcar Repair                  | Closed        | Closed  |                                              |
| 171 Terminal Stevedores             | \$27.00       | \$27.00 |                                              |
| 172 Walhalla                        | \$30.00       | \$30.00 |                                              |
| 173 Cleveland                       | \$29.00       | \$29.00 |                                              |
| 174 Country Elevators               | Closed        | Closed  |                                              |

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

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ADM Pension Plan for Hourly-Wage Employees  
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| Appendix                                               | Benefit Level |         | Date of Cash<br>Balance Formula <sup>5</sup> |
|--------------------------------------------------------|---------------|---------|----------------------------------------------|
|                                                        | 2014          | 2015    |                                              |
| 175 ADM Fabrication                                    | Closed        | Closed  |                                              |
| 177 Chattanooga Flour                                  | \$32.00       | \$32.00 | 3/1/2011                                     |
| 178 Madera Masa Plant                                  | Closed        | Closed  |                                              |
| 179 Destrehan—St. Charles                              | \$29.00       | \$29.00 | 1/1/2009                                     |
| 180 Supreme Sugar                                      | Closed        | Closed  |                                              |
| 181 Chicago                                            | Closed        | Closed  |                                              |
| 182 Minneapolis Malting                                | Closed        | Closed  |                                              |
| 183 Red Wing Malting                                   | Closed        | Closed  |                                              |
| 184 Cedar Rapids                                       | \$43.00       | \$43.00 | 11/1/2010                                    |
| 185 Granite City—Production                            | Closed        | Closed  |                                              |
| 186 Granite City—Engineers                             | Closed        | Closed  |                                              |
| 188 ADM Spiral Manufacturing                           | \$36.00       | \$36.00 |                                              |
| 189 Fremont Elevator                                   | \$23.00       | \$23.00 | 8/1/2010                                     |
| 191 Clinton Municipal Dock                             | Closed        | Closed  |                                              |
| 192 Decatur Vitamin E                                  | \$38.00       | \$38.00 |                                              |
| 193 Enderlin                                           | \$26.00       | \$26.00 |                                              |
| 194 Goodland                                           | \$23.00       | \$23.00 |                                              |
| 195 Animal Health & Nutrition                          | Closed        | Closed  |                                              |
| 196 Animal Health & Nutrition                          | Closed        | Closed  |                                              |
| 199 Jackson                                            | \$27.00       | \$27.00 |                                              |
| 200 Growmark River Systems, Inc.—St. Paul              | \$24.00       | \$24.00 |                                              |
| 201 ADM/Grain—Tabor Country Locations                  | \$23.00       | \$23.00 |                                              |
| 202 Peoria Alcohol Lead Persons                        | Closed        | Closed  |                                              |
| 203 Peoria Alcohol Packaging                           | Closed        | Closed  |                                              |
| 204 ADM/Grain—Countrymark Locations                    | \$23.00       | \$23.00 |                                              |
| 205 Memphis Crude Oils                                 | Closed        | Closed  |                                              |
| 206 Animal Health & Nutrition—Spokane                  | Closed        | Closed  |                                              |
| 207 Animal Health & Nutrition—Des Moines               | \$28.00       | \$28.00 |                                              |
| 208 Animal Health & Nutrition—Effingham & Jerome       | \$27.00       | \$27.00 |                                              |
| 209 Lewisburg                                          | Closed        | Closed  |                                              |
| 210 Animal Health & Nutrition—Nashville                | Closed        | Closed  |                                              |
| 211 Animal Health & Nutrition—Trucking                 | Closed        | Closed  |                                              |
| 212 Decatur Blend Plant/Warehouses                     | \$25.00       | \$25.00 |                                              |
| 217 Valdosta Food/Oil                                  | \$24.00       | \$24.00 |                                              |
| 219 Growmark River Systems, Inc.—Monroe City & Winslow | \$23.00       | \$23.00 |                                              |
| 220 Valdosta Cottonseed                                | \$22.00       | \$22.00 |                                              |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

| Appendix                                                    | Benefit Level |         | Date of Cash<br>Balance Formula <sup>6</sup> |
|-------------------------------------------------------------|---------------|---------|----------------------------------------------|
|                                                             | 2014          | 2015    |                                              |
| 221 Growmark River Systems, Inc.—Mound City                 | Closed        | Closed  |                                              |
| 222 Reserve                                                 | \$27.00       | \$27.00 |                                              |
| 223 Southern Cellulose—Chattanooga                          | \$28.50       | \$28.50 | 9/1/2009                                     |
| 224 ADM Grain Company                                       | \$22.00       | \$22.00 |                                              |
| 225 Baltimore                                               | Closed        | Closed  |                                              |
| 226 Beech Grove                                             | \$20.00       | \$20.00 | 3/1/2010                                     |
| 227 Columbus, Ohio                                          | \$23.00       | \$23.00 | 9/1/2009                                     |
| 228 Milwaukee Cocoa                                         | \$31.00       | \$31.00 | 5/1/2011                                     |
| 229 Mansfield Cocoa                                         | \$28.00       | \$28.00 |                                              |
| 232 Ottawa Lake                                             | \$26.00       | \$26.00 | 3/1/2010                                     |
| 233 Saginaw                                                 | Closed        | Closed  |                                              |
| 234 St. Joseph                                              | Closed        | Closed  |                                              |
| 235 Savannah                                                | Closed        | Closed  |                                              |
| 236 Glassboro                                               | \$33.00       | \$33.00 |                                              |
| 237 Prairie Grain Partners LLC                              | \$21.00       | \$21.00 |                                              |
| 238 Mankato Refinery                                        | \$34.00       | \$34.00 |                                              |
| 239 ADM Railcar Repair                                      | \$32.00       | \$32.00 |                                              |
| 240 Fresno Blow Molding and PVO Packaging Plant             | Closed        | Closed  |                                              |
| 241 Quincy Soybean Plant and Refinery                       | \$30.00       | \$30.00 |                                              |
| 243 Helena                                                  | Closed        | Closed  |                                              |
| 244 ADM Alliance Nutrition                                  | \$23.00       | \$23.00 |                                              |
| 245 ADM/Moorman Feed-Quincy                                 | \$26.00       | \$26.00 |                                              |
| 246 ADM Edible Bean Specialties                             | \$22.00       | \$22.00 |                                              |
| 248 ADM Grain—Dudley, Gilford, Snover                       | \$23.00       | \$23.00 |                                              |
| 249 Growmark River Systems, Inc.—Florence and<br>Livingston | \$24.00       | \$24.00 |                                              |
| 250 ADM Corn Processing Terminal—Langhorne, PA              | \$30.00       | \$30.00 |                                              |
| 251 FSL/ADM                                                 | \$23.00       | \$23.00 |                                              |
| 252 Decatur Hydroponics                                     | Closed        | Closed  |                                              |
| 253 Toledo                                                  | \$26.00       | \$26.00 | 3/1/2011                                     |
| 255 Corpus Christi                                          | \$24.00       | \$24.00 |                                              |
| 258 Baring Elevator                                         | \$30.00       | \$30.00 |                                              |
| 259 Enderlin—Agri Sales                                     | \$26.00       | \$26.00 |                                              |
| 262 ADM Grain Farmland Locations                            | \$23.00       | \$23.00 |                                              |
| 263 Southern Cotton Gins                                    | Closed        | Closed  |                                              |
| 264 ADM Corn Processing Bulk Terminals                      | \$31.00       | \$31.00 |                                              |
| 265 Puyallup                                                | Closed        | Closed  |                                              |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

| Appendix                             | Benefit Level |         | Date of Cash<br>Balance Formula <sup>7</sup> |
|--------------------------------------|---------------|---------|----------------------------------------------|
|                                      | 2014          | 2015    |                                              |
| 266 Union City, CA                   | Closed        | Closed  |                                              |
| 267 Stanley, WI                      | \$25.00       | \$25.00 | 4/1/2009                                     |
| 268 ADM Rice—Arbuckle                | \$23.00       | \$23.00 |                                              |
| 269 ADM Corn Processing—Columbus, NE | \$37.00       | \$37.00 |                                              |
| 270 ADM Corn Processing—Marshall, MN | \$37.00       | \$37.00 |                                              |
| 271 Galveston                        | \$25.00       | \$25.00 |                                              |
| 272 Lincoln AH&N                     | \$26.00       | \$26.00 |                                              |
| 273 Quincy Enertia Plant             | \$26.00       | \$26.00 |                                              |
| 274 Cedar Rapids Railcar Repair      | \$32.00       | \$32.00 |                                              |
| 276 Ama ADM Gemini                   | \$26.00       | \$26.00 |                                              |
| 277 ADM Development Products         | \$25.00       | \$25.00 | 1/1/2009                                     |
| 278 Winona (IMC)                     | \$34.00       | \$34.00 | 3/1/2010                                     |
| 280 Milwaukee East                   | \$37.00       | \$37.00 | 1/1/2009                                     |
| 281 Milwaukee Electricians           | \$37.00       | \$37.00 | 1/1/2009                                     |
| 282 Clinton PHA Plant                | \$41.00       | \$41.00 |                                              |
| 283 Battle Creek Terminal            | \$23.00       | \$23.00 |                                              |
| 284 ADM Grain FASCO                  | \$23.00       | \$23.00 |                                              |
| 286 Decatur Glycols                  | \$38.00       | \$38.00 |                                              |
| 287 Langhorne Trucking               | \$35.00       | \$35.00 |                                              |
| 288 Lodi                             | \$30.00       | \$30.00 |                                              |
| 289 Clinton Co-Gen                   | \$41.00       | \$41.00 |                                              |
| 290 Mendota 12th Street Elevator     | \$23.00       | \$23.00 |                                              |
| 291 Bluffton Feed                    | \$23.00       | \$23.00 |                                              |
| 292 Camp Hill                        | \$23.00       | \$23.00 |                                              |
| 293 Campbellsville Feed              | \$23.00       | \$23.00 |                                              |
| 294 Columbus Feed                    | \$23.00       | \$23.00 |                                              |
| 295 Camanche Feed                    | \$23.00       | \$23.00 |                                              |
| 296 Cordele Feed                     | \$23.00       | \$23.00 |                                              |
| 297 Cozad                            | \$23.00       | \$23.00 |                                              |
| 298 Glencoe                          | \$23.00       | \$23.00 |                                              |
| 299 Grand Island                     | \$23.00       | \$23.00 |                                              |
| 300 Henderson                        | \$23.00       | \$23.00 |                                              |
| 301 Hereford Feed                    | \$23.00       | \$23.00 |                                              |
| 302 Hoffman Feed                     | \$23.00       | \$23.00 |                                              |
| 303 Hopedale Agri Center             | \$23.00       | \$23.00 |                                              |
| 304 Kasson Feed                      | \$23.00       | \$23.00 |                                              |
| 305 Knoxville Feed                   | \$23.00       | \$23.00 |                                              |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

| Appendix                                   | Benefit Level |         | Date of Cash<br>Balance Formula <sup>8</sup> |
|--------------------------------------------|---------------|---------|----------------------------------------------|
|                                            | 2014          | 2015    |                                              |
| 306 Le Mars Feed                           | \$23.00       | \$23.00 |                                              |
| 307 Madison                                | \$23.00       | \$23.00 |                                              |
| 308 Marlette Warehouse                     | \$23.00       | \$23.00 |                                              |
| 309 Nappanee Agri Center                   | \$23.00       | \$23.00 |                                              |
| 310 Nappanee                               | \$23.00       | \$23.00 |                                              |
| 311 New Hampton                            | \$23.00       | \$23.00 |                                              |
| 312 Portland                               | \$23.00       | \$23.00 |                                              |
| 313 Ravenna                                | \$23.00       | \$23.00 |                                              |
| 314 South Sioux City                       | \$23.00       | \$23.00 |                                              |
| 315 Springfield Feed                       | \$23.00       | \$23.00 |                                              |
| 316 Springfield                            | \$23.00       | \$23.00 |                                              |
| 317 Sugarcreek Feed                        | \$23.00       | \$23.00 |                                              |
| 318 West Plains                            | \$23.00       | \$23.00 |                                              |
| 319 Animal Health & Nutrition—Jerome       | \$28.00       | \$28.00 |                                              |
| 323 Novelty Elevator                       | \$20.00       | \$20.00 |                                              |
| 326 Rogers Elevator                        | \$22.00       | \$22.00 |                                              |
| 327 Rogers Fertilizer                      | \$22.00       | \$22.00 |                                              |
| 328 Underwood                              | \$22.00       | \$22.00 |                                              |
| 329 Havre—ADM/CHS                          | \$22.00       | \$22.00 |                                              |
| 330 Auburn Edible Bean Specialties         | \$22.00       | \$22.00 |                                              |
| 331 Burlington Edible Bean Specialties     | \$21.00       | \$21.00 |                                              |
| 332 Caldwell Edible Bean Specialties       | \$21.00       | \$21.00 |                                              |
| 333 Casselton Edible Bean Specialties      | \$22.00       | \$22.00 |                                              |
| 334 Cavalier Edible Bean Specialties       | \$22.00       | \$22.00 |                                              |
| 335 Fairgrove Edible Bean Specialties      | \$22.00       | \$22.00 |                                              |
| 336 Galesburg Edible Bean Specialties      | \$22.00       | \$22.00 |                                              |
| 337 Grafton Edible Bean Specialties        | \$22.00       | \$22.00 |                                              |
| 338 Kimberly Edible Bean Specialties       | \$22.00       | \$22.00 |                                              |
| 340 New Plymouth Edible Bean Specialties   | \$21.00       | \$21.00 |                                              |
| 341 Northwood Edible Bean Specialties      | \$22.00       | \$22.00 |                                              |
| 342 Olivia Edible Bean Specialties         | \$21.00       | \$21.00 |                                              |
| 343 Pinconning Edible Bean Specialties     | \$22.00       | \$22.00 |                                              |
| 345 Reese Edible Bean Specialties          | \$22.00       | \$22.00 |                                              |
| 346 St Thomas Edible Bean Specialties      | \$21.00       | \$21.00 |                                              |
| 347 Twin Falls ADM Edible Bean Specialties | \$22.00       | \$22.00 |                                              |
| 348 Twin Falls Edible Bean Specialties     | \$22.00       | \$22.00 |                                              |
| 349 Ubly Edible Bean Specialties           | \$22.00       | \$22.00 |                                              |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

| Appendix | Benefit Level                |         | Date of Cash<br>Balance Formula <sup>9</sup> |
|----------|------------------------------|---------|----------------------------------------------|
|          | 2014                         | 2015    |                                              |
| 350      | Yuma Edible Bean Specialties | \$21.00 | \$21.00                                      |
| 351      | Burlington Elevator          | \$23.00 | \$23.00                                      |
| 353      | Evansville Elevator          | \$23.00 | \$23.00                                      |
| 354      | Evansville First Avenue      | \$23.00 | \$23.00                                      |
| 356      | Helena Elevator              | \$23.00 | \$23.00                                      |
| 357      | Hennepin Elevator            | \$24.00 | \$24.00                                      |
| 358      | Henry Elevator               | \$24.00 | \$24.00                                      |
| 359      | Hereford Elevator            | \$24.00 | \$24.00                                      |
| 360      | Keithsburg Elevator          | \$23.00 | \$23.00                                      |
| 362      | Morris Elevator              | \$24.00 | \$24.00                                      |
| 363      | Morris Elevator              | \$24.00 | \$24.00                                      |
| 364      | Naples Elevator              | \$23.00 | \$23.00                                      |
| 365      | Newburgh Elevator            | \$23.00 | \$23.00                                      |
| 366      | Ottawa Loading Station       | \$23.00 | \$23.00                                      |
| 367      | Ottawa Terminal Services     | \$24.00 | \$24.00                                      |
| 368      | Ottawa-ADM/Growmark          | \$23.00 | \$23.00                                      |
| 369      | Rockport                     | \$23.00 | \$23.00                                      |
| 370      | Sioux City Main Elevator     | \$24.00 | \$24.00                                      |
| 371      | Spring Valley Elevator       | \$24.00 | \$24.00                                      |
| 372      | Sullivan Elevator            | \$23.00 | \$23.00                                      |
| 373      | Winona Elevator              | \$24.00 | \$24.00                                      |
| 374      | Grand Ledge Elevator         | \$23.00 | \$23.00                                      |
| 375      | Logansport—Grain             | \$23.00 | \$23.00                                      |
| 376      | Silver Grove Elevator        | \$23.00 | \$23.00                                      |
| 377      | Webberville—Grain            | \$23.00 | \$23.00                                      |
| 378      | Snover Grain                 | \$24.00 | \$24.00                                      |
| 379      | Manilla Elevator             | \$23.00 | \$23.00                                      |
| 380      | Hereford—Grain               | \$24.00 | \$24.00                                      |
| 381      | Hutchinson—Grain             | \$23.00 | \$23.00                                      |
| 382      | Copeland (Country Store)     | \$23.00 | \$23.00                                      |
| 383      | Copeland Elevator            | \$23.00 | \$23.00                                      |
| 384      | Cullison Elevator            | \$24.00 | \$24.00                                      |
| 385      | Dodge City Elevator          | \$23.00 | \$23.00                                      |
| 386      | Goodland Elevator            | \$23.00 | \$23.00                                      |
| 388      | Guymon Elevator              | \$23.00 | \$23.00                                      |
| 389      | Hooker Panhandle Elevator    | \$23.00 | \$23.00                                      |
| 390      | Hooker ST Line Elevator      | \$23.00 | \$23.00                                      |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

| Appendix | Benefit Level               |         | Date of Cash<br>Balance<br>Formula <sup>10</sup> |
|----------|-----------------------------|---------|--------------------------------------------------|
|          | 2014                        | 2015    |                                                  |
| 391      | Hough Elevator              | \$23.00 | \$23.00                                          |
| 396      | Kinsley Elevator            | \$23.00 | \$23.00                                          |
| 397      | Leoti Elevator              | \$23.00 | \$23.00                                          |
| 398      | Little River Elevator       | \$23.00 | \$23.00                                          |
| 399      | Lyons Elevator              | \$23.00 | \$23.00                                          |
| 400      | Montezuma Elevator          | \$23.00 | \$23.00                                          |
| 401      | Oakley Elevator             | \$23.00 | \$23.00                                          |
| 402      | Plains Elevator             | \$23.00 | \$23.00                                          |
| 404      | Sublette Elevator           | \$23.00 | \$23.00                                          |
| 406      | Trousdale                   | \$23.00 | \$23.00                                          |
| 407      | Tyrone Elevator             | \$23.00 | \$23.00                                          |
| 408      | Attica Elevator             | \$23.00 | \$23.00                                          |
| 409      | Brookston Elevator          | \$23.00 | \$23.00                                          |
| 410      | Clinton (Birkbeck) Elevator | \$23.00 | \$23.00                                          |
| 411      | Edgewood Elevator           | \$23.00 | \$23.00                                          |
| 412      | Farina Elevator             | \$23.00 | \$23.00                                          |
| 413      | Farmer City                 | \$23.00 | \$23.00                                          |
| 415      | Hoopeston Elevator          | \$23.00 | \$23.00                                          |
| 416      | Macon Elevator              | \$23.00 | \$23.00                                          |
| 417      | Mound City Elevator         | \$23.00 | \$23.00                                          |
| 418      | Mt. Auburn                  | \$23.00 | \$23.00                                          |
| 419      | New Berlin—Curran Elevator  | \$24.00 | \$24.00                                          |
| 420      | Newman                      | \$23.00 | \$23.00                                          |
| 421      | Niantic Elevator            | \$23.00 | \$23.00                                          |
| 422      | Oakland                     | \$23.00 | \$23.00                                          |
| 423      | Parr Elevator               | \$23.00 | \$23.00                                          |
| 424      | Patoka Elevator             | \$23.00 | \$23.00                                          |
| 425      | Shobonier Elevator          | \$23.00 | \$23.00                                          |
| 427      | State Line Elevator         | \$23.00 | \$23.00                                          |
| 428      | Sullivan Elevator           | \$23.00 | \$23.00                                          |
| 429      | Swanington Elevator         | \$23.00 | \$23.00                                          |
| 430      | Tab Elevator                | \$24.00 | \$24.00                                          |
| 431      | Waynesville Elevator        | \$23.00 | \$23.00                                          |
| 432      | Xenia                       | \$23.00 | \$23.00                                          |
| 433      | Bay Minette Trucking        | \$36.00 | \$36.00                                          |
| 434      | Birmingham Trucking         | \$36.00 | \$36.00                                          |
| 435      | Camanche—Trucking           | \$36.00 | \$36.00                                          |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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| Appendix                             | Benefit Level |         | Date of Cash<br>Balance<br>Formula <sup>11</sup> |
|--------------------------------------|---------------|---------|--------------------------------------------------|
|                                      | 2014          | 2015    |                                                  |
| 436 Cedar Rapids—ADM Trucking        | \$36.00       | \$36.00 |                                                  |
| 439 Chattanooga Trucking             | \$36.00       | \$36.00 |                                                  |
| 440 Chicago—Trucking                 | \$36.00       | \$36.00 |                                                  |
| 441 Cleveland Trucking               | \$36.00       | \$36.00 |                                                  |
| 442 Colton (MCP) Trucking            | \$36.00       | \$36.00 |                                                  |
| 443 Columbus—Trucking                | \$36.00       | \$36.00 |                                                  |
| 444 Dallas (MCP) Trucking            | \$36.00       | \$36.00 |                                                  |
| 445 Denver (MCP) Trucking            | \$36.00       | \$36.00 |                                                  |
| 446 Des Moines—ADM Trucking          | \$36.00       | \$36.00 |                                                  |
| 447 Dixon—ADM Trucking               | \$36.00       | \$36.00 |                                                  |
| 448 Effingham Trucking               | \$36.00       | \$36.00 |                                                  |
| 449 Evansville ADM Trucking          | \$36.00       | \$36.00 |                                                  |
| 450 Hudson—Trucking                  | \$36.00       | \$36.00 |                                                  |
| 451 Indianapolis Trucking            | \$36.00       | \$36.00 |                                                  |
| 452 Lakeville—ADM Trucking           | \$36.00       | \$36.00 |                                                  |
| 453 Milwaukee Trucking               | \$36.00       | \$36.00 |                                                  |
| 454 Morton ADM Trucking              | \$36.00       | \$36.00 |                                                  |
| 455 Mt. Vernon Non-Union Trucking    | \$36.00       | \$36.00 |                                                  |
| 456 New Braunfels—Trucking           | \$36.00       | \$36.00 |                                                  |
| 458 Portland (MCP) Trucking          | \$36.00       | \$36.00 |                                                  |
| 459 Salt Lake City (MCP) Trucking    | \$36.00       | \$36.00 |                                                  |
| 460 St. Louis Trucking               | \$36.00       | \$36.00 |                                                  |
| 461 Valdosta—ADM Trucking            | \$36.00       | \$36.00 |                                                  |
| 462 Lemont (Live On) Non-Supervisory | \$24.00       | \$24.00 |                                                  |
| 463 Lemont Non-Supervisory           | \$24.00       | \$24.00 |                                                  |
| 464 Lemont Terminal                  | \$25.00       | \$25.00 |                                                  |
| 465 Ottawa Barge Fleeting            | \$24.00       | \$24.00 |                                                  |
| 466 Ottawa Terminal                  | \$25.00       | \$25.00 |                                                  |
| 467 Peoria Marine Non-Supervisory    | \$24.00       | \$24.00 |                                                  |
| 468 Peru Barge Fleeting              | \$24.00       | \$24.00 |                                                  |
| 469 Tulane Fleeting                  | \$24.00       | \$24.00 |                                                  |
| 471 Caldwell (MCP)—CS                | \$31.00       | \$31.00 |                                                  |
| 472 Canby—Burr (MCP)                 | \$31.00       | \$31.00 |                                                  |
| 473 Cleveland Terminal CS            | \$31.00       | \$31.00 |                                                  |
| 474 Colton (MCP)—CS                  | \$31.00       | \$31.00 |                                                  |
| 475 Denver (MCP)—CS                  | \$31.00       | \$31.00 |                                                  |
| 476 Dovray (MCP)                     | \$31.00       | \$31.00 |                                                  |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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| Appendix | Benefit Level                  |         | Date of Cash<br>Balance<br>Formula <sup>12</sup> |
|----------|--------------------------------|---------|--------------------------------------------------|
|          | 2014                           | 2015    |                                                  |
| 477      | Holland (MCP)                  | \$31.00 | \$31.00                                          |
| 478      | Jersey Terminal                | \$31.00 | \$31.00                                          |
| 479      | Marshall Grain Elevator        | \$31.00 | \$31.00                                          |
| 480      | River Bend Warehouse CS        | \$31.00 | \$31.00                                          |
| 481      | Salt Lake City (MCP)—CS        | \$31.00 | \$31.00                                          |
| 482      | Sanborn Corn Processing        | \$31.00 | \$31.00                                          |
| 483      | Sanborn Corn Processing        | \$31.00 | \$31.00                                          |
| 484      | Ashton East Elevator           | \$23.00 | \$23.00                                          |
| 485      | ADM Grain FASCO—Rochelle       | \$23.00 | \$23.00                                          |
| 486      | German Valley Elevator         | \$24.00 | \$24.00                                          |
| 487      | Mendota Elevator—Drivers       | \$23.00 | \$23.00                                          |
| 488      | Mendota Rail Loader            | \$24.00 | \$24.00                                          |
| 489      | Seward Elevator                | \$23.00 | \$23.00                                          |
| 491      | ARTCO—Fleeting Camanche        | \$24.00 | \$24.00                                          |
| 492      | Cassville Terminal             | \$24.00 | \$24.00                                          |
| 493      | Clinton Dock—ARTCO             | \$25.00 | \$25.00                                          |
| 494      | Clinton Municipal Dock—ARTCO   | \$25.00 | \$25.00                                          |
| 495      | Reidy Terminal                 | \$25.00 | \$25.00                                          |
| 496      | Reidy Terminal—ARTCO           | \$24.00 | \$24.00                                          |
| 497      | St. Louis Non-Supervisory      | \$24.00 | \$24.00                                          |
| 498      | Winona ARTCO Fleeting—Hourly   | \$24.00 | \$24.00                                          |
| 499      | Winona Barge Fleet ARTCO       | \$24.00 | \$24.00                                          |
| 500      | Decatur Blend Plant            | \$25.00 | \$25.00                                          |
| 501      | Decatur N 48 Hwy Whse—Protein  | \$25.00 | \$25.00                                          |
| 502      | Decatur Spec Food Whse         | \$25.00 | \$25.00                                          |
| 503      | La Belle Elevator              | \$30.00 | \$30.00                                          |
| 506      | Valdosta Refinery—Sybn         | \$25.00 | \$25.00                                          |
| 507      | St. Louis—ADM Grain            | \$26.00 | \$26.00                                          |
| 509      | Velva Biodiesel Specialty Oils | \$28.00 | \$28.00                                          |
| 510      | Velva Edible Oil Refinery      | \$28.00 | \$28.00                                          |
| 511      | Quincy Soybean Plant           | \$30.00 | \$30.00                                          |
| 512      | Quincy Soybean Refinery        | \$31.00 | \$31.00                                          |
| 513      | New Cambria Elevator—Grain     | \$23.00 | \$23.00                                          |
| 514      | Cedar Rapids Dry Mill          | \$42.00 | \$42.00                                          |
| 515      | Decatur East Plant             | \$39.00 | \$39.00                                          |
| 516      | Decatur Corn Plant             | \$39.00 | \$39.00                                          |
| 517      | Nokomis Flour Mill             | \$36.00 | \$36.00                                          |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
 ADM Pension Plan for Hourly-Wage Employees  
 EIN: 41-0129150 PN: 003

|     | <b>Appendix</b>        | <b>Benefit Level</b> |             | <b>Date of Cash<br/>Balance<br/>Formula<sup>13</sup></b> |
|-----|------------------------|----------------------|-------------|----------------------------------------------------------|
|     |                        | <b>2014</b>          | <b>2015</b> |                                                          |
| 518 | Atkinson Flour Mill    | \$36.00              | \$36.00     |                                                          |
| 520 | ADM Trucking-Decatur   | \$37.00              | \$37.00     |                                                          |
| 521 | AMA ARTCO Condo HRLY   | \$26.00              | \$26.00     |                                                          |
| 522 | Chattanooga Twtnr Term | \$36.00              | \$36.00     |                                                          |
| 523 | Chattanooga TN Trkg    | \$36.00              | \$36.00     |                                                          |
| 524 | Portland Trucking      | \$36.00              | \$36.00     |                                                          |

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

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Credited Service

Schedule B

| <b>Compensated Hours</b> | <b>Credited Service</b> |
|--------------------------|-------------------------|
| 1,800 or more            | 1.00                    |
| 1,300–1,799              | 0.75                    |
| 750–1,299                | 0.50                    |
| Less than 750            | 0.00                    |

Schedule C

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

Schedule D

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

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Schedule H

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

Schedule I

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

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

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Former ADM-AFGM Retirement Plan

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

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

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

Death While Active and After  
Eligible for Early Retirement

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

Death While Inactive and  
Before Benefit Commencement

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

Forms of Payment  
Normal Form  
Without Spouse

Life annuity.

With Spouse

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

Optional Form

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

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Credited Service

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

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

Participating Units

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

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Former Golden Peanut Pension Plan—Hourly Employees Only

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

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Deferred Vested

The normal benefit accrued to date of termination, payable at the later of date of termination or age 55. If terminated at age 55 or older, the benefit is reduced  $\frac{1}{3}$  of 1% per month if payments commence after age 55 but before age 65. If terminated prior to age 55, the benefit is actuarially reduced.

Preretirement Surviving Spouse Annuity

One-half of the benefit the deceased participant would have received if he had retired the day before his death and elected the qualified joint and survivor option payable immediately to surviving spouse for life.

Forms of Payment

Normal Form

Without Spouse

Life annuity.

With Spouse

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

Optional Form

If employee cancels normal form with spouse, the accrued benefit is not reduced and no benefit is payable to the spouse following the employee's death. 75% joint and survivor annuity, Life annuity with 120 monthly payments guaranteed, one time lump sum payment and Social Security level income option are also available.

Credited Service

Each year of service with proportionate allowance for fractional years after meeting the eligibility requirements.

Plan Changes Since the Prior Year

The January 1, 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.

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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 disability rates to better reflect anticipated future experience.
- A change in the withdrawal rates to better reflect anticipated future experience.
- A change in the percent married assumption from 80% to 70% to better reflect anticipated future experience.
- A change in the optional payment form election percentage for cash balance participants from 100% lump sum to 80% lump sum and 20% life annuity for retirees, and 90% immediate lump sum and 10% lump sum deferred to age 60 for terminated vested participants to better reflect 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.

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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<br>Years of Credited Service |                            |                            |                          |                          |                        |                        |                       |                       |                       |
|--------------|------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|--------------------------|--------------------------|------------------------|------------------------|-----------------------|-----------------------|-----------------------|
|              | <1                                                                                                         | 1-4                        | 5-9                        | 10-14                    | 15-19                    | 20-24                  | 25-29                  | 30-34                 | 35-39                 | 40+                   |
| <25          | 337<br>\$38,590<br>\$290                                                                                   | 311<br>\$49,157<br>\$1,821 | 12                         |                          |                          |                        |                        |                       |                       |                       |
| 25-29        | 319<br>\$40,585<br>\$339                                                                                   | 496<br>\$51,689<br>\$2,346 | 214<br>\$59,147<br>\$1,483 | 10                       |                          |                        |                        |                       |                       |                       |
| 30-34        | 250<br>\$42,159<br>\$320                                                                                   | 428<br>\$53,275<br>\$2,759 | 267<br>\$59,052<br>\$1,475 | 115<br>\$61,495<br>\$106 | 13                       |                        |                        |                       |                       |                       |
| 35-39        | 167<br>\$41,721<br>\$309                                                                                   | 306<br>\$50,684<br>\$2,754 | 222<br>\$56,795<br>\$1,254 | 176<br>\$61,115<br>\$86  | 71<br>\$61,669<br>\$93   | 5                      |                        |                       |                       |                       |
| 40-44        | 135<br>\$38,598<br>\$341                                                                                   | 268<br>\$51,682<br>\$3,528 | 191<br>\$58,277<br>\$1,941 | 218<br>\$60,853<br>\$83  | 135<br>\$66,202<br>\$0   | 41<br>\$64,744<br>\$0  | 5                      |                       | 1                     |                       |
| 45-49        | 117<br>\$40,489<br>\$289                                                                                   | 257<br>\$50,054<br>\$4,081 | 241<br>\$56,619<br>\$1,810 | 198<br>\$60,570<br>\$30  | 151<br>\$59,432<br>\$8   | 73<br>\$62,850<br>\$0  | 35<br>\$60,033<br>\$0  |                       |                       |                       |
| 50-54        | 113<br>\$42,901<br>\$343                                                                                   | 276<br>\$47,713<br>\$4,932 | 206<br>\$56,004<br>\$1,715 | 230<br>\$57,786<br>\$277 | 164<br>\$58,621<br>\$71  | 105<br>\$60,564<br>\$0 | 83<br>\$61,067<br>\$0  | 36<br>\$61,767<br>\$0 | 8                     |                       |
| 55-59        | 75<br>\$46,914<br>\$387                                                                                    | 207<br>\$48,746<br>\$7,054 | 166<br>\$55,328<br>\$2,039 | 200<br>\$56,350<br>\$367 | 163<br>\$56,952<br>\$175 | 90<br>\$57,095<br>\$68 | 82<br>\$58,102<br>\$60 | 72<br>\$63,243<br>\$0 | 69<br>\$57,860<br>\$0 | 5                     |
| 60-64        | 34<br>\$41,656<br>\$201                                                                                    | 94<br>\$44,751<br>\$12,519 | 98<br>\$52,463<br>\$1,741  | 123<br>\$54,430<br>\$3   | 92<br>\$55,012<br>\$0    | 57<br>\$57,813<br>\$0  | 49<br>\$54,509<br>\$19 | 52<br>\$60,337<br>\$0 | 39<br>\$58,701<br>\$0 | 26<br>\$59,470<br>\$0 |
| 65-69        | 5                                                                                                          | 19                         | 26<br>\$54,047<br>\$1,128  | 29<br>\$50,059<br>\$17   | 24<br>\$50,892<br>\$245  | 18                     | 9                      | 8                     | 6                     | 4                     |
| 70+          | 3                                                                                                          | 11                         | 3                          | 8                        | 10                       | 3                      | 1                      | 1                     |                       | 2                     |

N-8,989

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Schedule SB, line 32—Schedule of Amortization Bases

| Type of<br>Base | Present Value<br>of Installment | Date<br>Established | Years<br>Remaining | Amortization<br>Installment |
|-----------------|---------------------------------|---------------------|--------------------|-----------------------------|
| Shortfall       | \$ 8,556,274                    | January 1, 2014     | 6                  | \$ 1,610,584                |
| Shortfall       | \$ (2,028,035)                  | January 1, 2015     | 7                  | \$ (337,269)                |

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ADM Pension Plan for Hourly-Wage Employees  
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Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2015

| <b>Date</b>        | <b>Amount</b>        | <b>Days to<br/>Discount to<br/>1/1/2015 at<br/>6.36%</b> | <b>Interest<br/>Adjusted<br/>Contribution</b> |
|--------------------|----------------------|----------------------------------------------------------|-----------------------------------------------|
| August 16, 2016    | <u>\$ 18,000,000</u> | 593                                                      | <u>\$ 16,284,217</u>                          |
| Total Contribution | \$ 18,000,000        |                                                          | \$ 16,284,217                                 |

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

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

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
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Schedule SB, Part V—Summary of Plan Provisions

History of Plan

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Summary of Plan Provisions

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

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Amount of Benefits (Traditional Formula)  
Normal

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

Early

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

Disability

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

Deferred Vested

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

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

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

Death While Active and After  
Eligible for Early Retirement

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

Death While Inactive and  
Before Benefit Commencement

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

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Amount of Benefits (Cash Balance Formula)

Initial Cash Balance Account Balance \$0.00.

Pay Credits

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

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

Interest Credits

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

Death Benefit for Vested Employees

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

Forms of Payment

Normal Form

Without Spouse

Life annuity.

With Spouse

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

Optional Forms

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

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Summary of Benefit Rates Reflected in Actuarial Valuation

Former General Hourly

| Appendix                         | Benefit Level |         | Date of Cash<br>Balance Formula <sup>1</sup> |
|----------------------------------|---------------|---------|----------------------------------------------|
|                                  | 2014          | 2015    |                                              |
| 001 Elizabeth Plant              | Closed        | Closed  |                                              |
| 002 Decatur West                 | \$38.00       | \$38.00 | 5/1/2010                                     |
| 003 Fredonia                     | Closed        | Closed  |                                              |
| 004 Lincoln Soybean              | \$35.00       | \$35.00 | 10/1/2009                                    |
| 005 Minneapolis Soo Elevator     | Closed        | Closed  |                                              |
| 006 Memphis Grain Elevator       | \$24.00       | \$24.00 | 8/1/2010                                     |
| 007 Burlington                   | Closed        | Closed  |                                              |
| 008 Alton                        | Closed        | Closed  |                                              |
| 009 Mankato                      | \$33.00       | \$33.00 | 6/1/2009                                     |
| 011 Red Wing—Grain Millers       | \$31.00       | \$31.00 | 7/1/2011                                     |
| 012 Red Wing—Operating Engineers | Closed        | Closed  |                                              |
| 013 Granite City                 | Closed        | Closed  |                                              |
| 014 Destrehan                    | Closed        | Closed  |                                              |
| 015 LaSalle                      | \$26.00       | \$26.00 | 4/1/2009                                     |
| 016 Arkansas City West Plant     | \$31.00       | \$31.00 |                                              |
| 017 Growmark River Systems, Inc. | \$23.00       | \$23.00 |                                              |
| 018 Monroe Elevator              | Closed        | Closed  |                                              |
| 020 ARTCO                        | \$24.00       | \$24.00 |                                              |
| 021 New Braunfels                | \$22.00       | \$22.00 | 5/1/2011                                     |
| 022 Hudson Milling               | \$31.50       | \$31.50 | 1/1/2010                                     |
| 024 Little Rock                  | Closed        | Closed  |                                              |
| 025 Cordele                      | Closed        | Closed  |                                              |
| 026 Natchitoches                 | Closed        | Closed  |                                              |
| 028 Greenville                   | Closed        | Closed  |                                              |
| 029 Growmark River Systems, Inc. | Closed        | Closed  |                                              |
| 031 Cheswick                     | Closed        | Closed  |                                              |
| 032 Wolcott                      | \$26.00       | \$26.00 |                                              |
| 033 Augusta                      | Closed        | Closed  |                                              |
| 034 Montgomery                   | Closed        | Closed  |                                              |
| 035 Memphis Oilseed              | \$28.00       | \$28.00 | 2/1/2011                                     |
| 036 North Little Rock            | Closed        | Closed  |                                              |
| 037 Los Angeles                  | \$33.00       | \$33.00 | 7/1/2011                                     |
| 038 Portland                     | Closed        | Closed  |                                              |
| 039 Spokane Flour Mill           | \$33.00       | \$33.00 | 3/1/2011                                     |
| 040 Plains                       | Closed        | Closed  |                                              |

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

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| Appendix                               | Benefit Level |         | Date of Cash<br>Balance Formula <sup>2</sup> |
|----------------------------------------|---------------|---------|----------------------------------------------|
|                                        | 2014          | 2015    |                                              |
| 041 Clarksdale                         | Closed        | Closed  |                                              |
| 042 Wyndotte                           | Closed        | Closed  |                                              |
| 043 Spokane Mix Plant                  | \$30.00       | \$30.00 | 12/1/2010                                    |
| 044 Quannah                            | Closed        | Closed  |                                              |
| 045 Lubbock                            | \$20.00       | \$20.00 |                                              |
| 046 Sweetwater                         | Closed        | Closed  |                                              |
| 047 Lakeville—New York Corn Sweeteners | \$28.00       | \$28.00 |                                              |
| 048 Spokane Office                     | Closed        | Closed  |                                              |
| 049 Columbian Peanut                   | Closed        | Closed  |                                              |
| 050 Montezuma Corn Sweeteners          | \$31.00       | \$31.00 |                                              |
| 051 Macon                              | Closed        | Closed  |                                              |
| 052 Peoria Alcohol                     | \$37.00       | \$37.00 | 11/1/2009                                    |
| 054 Kershaw                            | \$26.00       | \$26.00 |                                              |
| 055 Byromville, Oglethorpe, DeSoto     | Closed        | Closed  |                                              |
| 060 Corn Sweetener Locations           | Closed        | Closed  |                                              |
| 061 ADM Trucking                       | \$36.00       | \$36.00 | 8/1/2009                                     |
| 062 Aulander                           | Closed        | Closed  |                                              |
| 065 Ozark Shelling                     | Closed        | Closed  |                                              |
| 066 Ozark Star                         | Closed        | Closed  |                                              |
| 067 Clinton Construction               | \$39.00       | \$39.00 |                                              |
| 068 Steger                             | Closed        | Closed  |                                              |
| 070 Peoria Riverside                   | \$25.00       | \$25.00 |                                              |
| 071 Cheney Milling                     | \$33.00       | \$33.00 | 5/1/2010                                     |
| 072 Southern Cotton Oil                | \$21.00       | \$21.00 |                                              |
| 073 Bushnell                           | \$28.00       | \$28.00 |                                              |
| 074 Clinton Corn Processing            | \$41.00       | \$41.00 |                                              |
| 075 Buhler & Inman                     | Closed        | Closed  |                                              |
| 076 Mexico                             | \$28.00       | \$28.00 |                                              |
| 077 Fostoria                           | \$32.00       | \$32.00 | 3/1/2009                                     |
| 078 Frankfort                          | \$32.00       | \$32.00 | 1/1/2009                                     |
| 079 Des Moines Soybean                 | \$30.00       | \$30.00 | 3/1/2010                                     |
| 080 Champaign                          | Closed        | Closed  |                                              |
| 081 Carthage                           | \$31.00       | \$31.00 | 6/1/2009                                     |
| 082 DeLeon, Durant, Carnegie           | Closed        | Closed  |                                              |
| 083 Des Moines Refinery                | \$32.00       | \$32.00 |                                              |
| 084 Plainview                          | \$24.00       | \$24.00 |                                              |
| 085 AMA                                | \$28.00       | \$28.00 |                                              |

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

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ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

| Appendix                                           | Benefit Level |         | Date of Cash<br>Balance Formula <sup>3</sup> |
|----------------------------------------------------|---------------|---------|----------------------------------------------|
|                                                    | 2014          | 2015    |                                              |
| 086 Growmark River Systems, Inc.—St. Louis         | \$26.00       | \$26.00 | 5/1/2011                                     |
| 087 ADM Mason Shop                                 | Closed        | Closed  |                                              |
| 088 Olathe                                         | Closed        | Closed  |                                              |
| 089 Havana, IL                                     | \$26.00       | \$26.00 | 2/1/2009                                     |
| 090 Lacon                                          | \$25.00       | \$25.00 | 5/1/2009                                     |
| 091 Hennepin                                       | Closed        | Closed  |                                              |
| 092 Decatur Co-Generation                          | \$37.00       | \$37.00 | 3/31/2011                                    |
| 093 Decatur Reconstruction                         | \$36.00       | \$36.00 |                                              |
| 094 Milwaukee Milling                              | Closed        | Closed  |                                              |
| 095 Taylorville                                    | Closed        | Closed  |                                              |
| 096 Roberts Rice                                   | Closed        | Closed  |                                              |
| 098 Valdosta Soybean                               | \$23.00       | \$23.00 | 1/1/2009                                     |
| 099 Minneapolis/ADM Grain                          | Closed        | Closed  |                                              |
| 100 Manitowac                                      | Closed        | Closed  |                                              |
| 101 West Milwaukee Malting                         | Closed        | Closed  |                                              |
| 102 Des Moines Co-Generation                       | \$33.00       | \$33.00 |                                              |
| 103 Lincoln Food                                   | Closed        | Closed  |                                              |
| 104 Lincoln Flour                                  | \$35.00       | \$35.00 | 10/1/2011                                    |
| 105 Lincoln Feed                                   | Closed        | Closed  |                                              |
| 106 Salina Econo-Flo                               | \$35.00       | \$35.00 |                                              |
| 107 Salina Western Star                            | \$35.00       | \$35.00 | 1/1/2009                                     |
| 108 Dodge City                                     | \$35.00       | \$35.00 | 1/1/2009                                     |
| 109 Crowley Rice Mill                              | Closed        | Closed  |                                              |
| 111 Cedar Rapids Co—Generation                     | \$42.00       | \$42.00 |                                              |
| 113 Abilene                                        | \$34.00       | \$34.00 | 9/1/2009                                     |
| 114 Decatur ADM Mechanical                         | \$37.00       | \$37.00 |                                              |
| 115 Tulane Switch Boat                             | Closed        | Closed  |                                              |
| 116 Velva                                          | \$28.00       | \$28.00 |                                              |
| 117 Fremont Soybean                                | \$34.00       | \$34.00 | 10/1/2009                                    |
| 119 Hudson Trucking                                | Closed        | Closed  |                                              |
| 120 Beech Grove                                    | \$33.00       | \$33.00 | 7/1/2010                                     |
| 122 Charlotte—Flour Mill                           | \$30.00       | \$30.00 | 11/1/2009                                    |
| 123 Charlotte—Trucking                             | \$30.00       | \$30.00 | 4/1/2010                                     |
| 124 Decatur Food Ingredient/Decatur Harvest Burger | \$36.00       | \$36.00 | 11/1/2011                                    |
| 125 Mt. Vernon—Milling                             | \$33.00       | \$33.00 | 1/1/2010                                     |
| 126 North Kansas City Soybean                      | Closed        | Closed  |                                              |
| 127 Des Moines Milling                             | Closed        | Closed  |                                              |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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| Appendix                            | Benefit Level |         | Date of Cash<br>Balance Formula <sup>4</sup> |
|-------------------------------------|---------------|---------|----------------------------------------------|
|                                     | 2014          | 2015    |                                              |
| 128 Havana Barge Terminal           | Closed        | Closed  |                                              |
| 130 Collingwood Grain               | \$23.00       | \$23.00 |                                              |
| 131 Decatur BioProducts             | \$38.00       | \$38.00 |                                              |
| 132 Chicago Flour                   | \$31.00       | \$31.00 | 1/1/2009                                     |
| 133 Specialty Grains Plant          | Closed        | Closed  |                                              |
| 134 Tulane/Tulane Fleeting          | Closed        | Closed  |                                              |
| 135 Lincoln Reconstruction          | \$32.00       | \$32.00 |                                              |
| 136 Levelland                       | Closed        | Closed  |                                              |
| 137 Chattanooga Refinery            | Closed        | Closed  |                                              |
| 138 Camp Hill                       | \$34.00       | \$34.00 | 2/1/2009                                     |
| 140 Southport                       | \$36.00       | \$36.00 |                                              |
| 142 Madera                          | Closed        | Closed  |                                              |
| 144 Muleshoe                        | Closed        | Closed  |                                              |
| 146 Peoria Marine Service—Deckhands | Closed        | Closed  |                                              |
| 147 Reidy Terminal                  | Closed        | Closed  |                                              |
| 148 Cassville Terminal              | \$24.00       | \$24.00 |                                              |
| 149 ARTCO Fleeting Services         | Closed        | Closed  |                                              |
| 150 New Orleans Shipyard            | \$26.00       | \$26.00 |                                              |
| 151 Altoona and Des Moines Trucking | Closed        | Closed  |                                              |
| 152 Macon Trucking                  | Closed        | Closed  |                                              |
| 155 Arkansas City East Plant        | \$29.00       | \$29.00 | 10/1/2009                                    |
| 156 Port Gibson                     | Closed        | Closed  |                                              |
| 157 ARTCO Fleeting Services         | \$24.00       | \$24.00 |                                              |
| 160 Peoria Marine Service           | \$25.00       | \$25.00 | 1/1/2009                                     |
| 162 St. Louis Flour                 | \$36.00       | \$36.00 | 8/1/2011                                     |
| 163 Buffalo Milling                 | \$35.00       | \$35.00 | 10/1/2010                                    |
| 164 Enid Flour Mill                 | \$35.00       | \$35.00 | 9/1/2009                                     |
| 165 Minneapolis “A” Mill            | Closed        | Closed  |                                              |
| 166 Wellsburg                       | Closed        | Closed  |                                              |
| 167 Buffalo Elevator                | \$35.00       | \$35.00 | 3/1/2009                                     |
| 168 Winona Barge Fleeting           | Closed        | Closed  |                                              |
| 169 Keokuk                          | \$33.00       | \$33.00 | 1/1/2009                                     |
| 170 Railcar Repair                  | Closed        | Closed  |                                              |
| 171 Terminal Stevedores             | \$27.00       | \$27.00 |                                              |
| 172 Walhalla                        | \$30.00       | \$30.00 |                                              |
| 173 Cleveland                       | \$29.00       | \$29.00 |                                              |
| 174 Country Elevators               | Closed        | Closed  |                                              |

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

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ADM Pension Plan for Hourly-Wage Employees  
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| Appendix                                               | Benefit Level |         | Date of Cash<br>Balance Formula <sup>5</sup> |
|--------------------------------------------------------|---------------|---------|----------------------------------------------|
|                                                        | 2014          | 2015    |                                              |
| 175 ADM Fabrication                                    | Closed        | Closed  |                                              |
| 177 Chattanooga Flour                                  | \$32.00       | \$32.00 | 3/1/2011                                     |
| 178 Madera Masa Plant                                  | Closed        | Closed  |                                              |
| 179 Destrehan—St. Charles                              | \$29.00       | \$29.00 | 1/1/2009                                     |
| 180 Supreme Sugar                                      | Closed        | Closed  |                                              |
| 181 Chicago                                            | Closed        | Closed  |                                              |
| 182 Minneapolis Malting                                | Closed        | Closed  |                                              |
| 183 Red Wing Malting                                   | Closed        | Closed  |                                              |
| 184 Cedar Rapids                                       | \$43.00       | \$43.00 | 11/1/2010                                    |
| 185 Granite City—Production                            | Closed        | Closed  |                                              |
| 186 Granite City—Engineers                             | Closed        | Closed  |                                              |
| 188 ADM Spiral Manufacturing                           | \$36.00       | \$36.00 |                                              |
| 189 Fremont Elevator                                   | \$23.00       | \$23.00 | 8/1/2010                                     |
| 191 Clinton Municipal Dock                             | Closed        | Closed  |                                              |
| 192 Decatur Vitamin E                                  | \$38.00       | \$38.00 |                                              |
| 193 Enderlin                                           | \$26.00       | \$26.00 |                                              |
| 194 Goodland                                           | \$23.00       | \$23.00 |                                              |
| 195 Animal Health & Nutrition                          | Closed        | Closed  |                                              |
| 196 Animal Health & Nutrition                          | Closed        | Closed  |                                              |
| 199 Jackson                                            | \$27.00       | \$27.00 |                                              |
| 200 Growmark River Systems, Inc.—St. Paul              | \$24.00       | \$24.00 |                                              |
| 201 ADM/Grain—Tabor Country Locations                  | \$23.00       | \$23.00 |                                              |
| 202 Peoria Alcohol Lead Persons                        | Closed        | Closed  |                                              |
| 203 Peoria Alcohol Packaging                           | Closed        | Closed  |                                              |
| 204 ADM/Grain—Countrymark Locations                    | \$23.00       | \$23.00 |                                              |
| 205 Memphis Crude Oils                                 | Closed        | Closed  |                                              |
| 206 Animal Health & Nutrition—Spokane                  | Closed        | Closed  |                                              |
| 207 Animal Health & Nutrition—Des Moines               | \$28.00       | \$28.00 |                                              |
| 208 Animal Health & Nutrition—Effingham & Jerome       | \$27.00       | \$27.00 |                                              |
| 209 Lewisburg                                          | Closed        | Closed  |                                              |
| 210 Animal Health & Nutrition—Nashville                | Closed        | Closed  |                                              |
| 211 Animal Health & Nutrition—Trucking                 | Closed        | Closed  |                                              |
| 212 Decatur Blend Plant/Warehouses                     | \$25.00       | \$25.00 |                                              |
| 217 Valdosta Food/Oil                                  | \$24.00       | \$24.00 |                                              |
| 219 Growmark River Systems, Inc.—Monroe City & Winslow | \$23.00       | \$23.00 |                                              |
| 220 Valdosta Cottonseed                                | \$22.00       | \$22.00 |                                              |

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

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| Appendix                                                    | Benefit Level |         | Date of Cash<br>Balance Formula <sup>6</sup> |
|-------------------------------------------------------------|---------------|---------|----------------------------------------------|
|                                                             | 2014          | 2015    |                                              |
| 221 Growmark River Systems, Inc.—Mound City                 | Closed        | Closed  |                                              |
| 222 Reserve                                                 | \$27.00       | \$27.00 |                                              |
| 223 Southern Cellulose—Chattanooga                          | \$28.50       | \$28.50 | 9/1/2009                                     |
| 224 ADM Grain Company                                       | \$22.00       | \$22.00 |                                              |
| 225 Baltimore                                               | Closed        | Closed  |                                              |
| 226 Beech Grove                                             | \$20.00       | \$20.00 | 3/1/2010                                     |
| 227 Columbus, Ohio                                          | \$23.00       | \$23.00 | 9/1/2009                                     |
| 228 Milwaukee Cocoa                                         | \$31.00       | \$31.00 | 5/1/2011                                     |
| 229 Mansfield Cocoa                                         | \$28.00       | \$28.00 |                                              |
| 232 Ottawa Lake                                             | \$26.00       | \$26.00 | 3/1/2010                                     |
| 233 Saginaw                                                 | Closed        | Closed  |                                              |
| 234 St. Joseph                                              | Closed        | Closed  |                                              |
| 235 Savannah                                                | Closed        | Closed  |                                              |
| 236 Glassboro                                               | \$33.00       | \$33.00 |                                              |
| 237 Prairie Grain Partners LLC                              | \$21.00       | \$21.00 |                                              |
| 238 Mankato Refinery                                        | \$34.00       | \$34.00 |                                              |
| 239 ADM Railcar Repair                                      | \$32.00       | \$32.00 |                                              |
| 240 Fresno Blow Molding and PVO Packaging Plant             | Closed        | Closed  |                                              |
| 241 Quincy Soybean Plant and Refinery                       | \$30.00       | \$30.00 |                                              |
| 243 Helena                                                  | Closed        | Closed  |                                              |
| 244 ADM Alliance Nutrition                                  | \$23.00       | \$23.00 |                                              |
| 245 ADM/Moorman Feed-Quincy                                 | \$26.00       | \$26.00 |                                              |
| 246 ADM Edible Bean Specialties                             | \$22.00       | \$22.00 |                                              |
| 248 ADM Grain—Dudley, Gilford, Snover                       | \$23.00       | \$23.00 |                                              |
| 249 Growmark River Systems, Inc.—Florence and<br>Livingston | \$24.00       | \$24.00 |                                              |
| 250 ADM Corn Processing Terminal—Langhorne, PA              | \$30.00       | \$30.00 |                                              |
| 251 FSL/ADM                                                 | \$23.00       | \$23.00 |                                              |
| 252 Decatur Hydroponics                                     | Closed        | Closed  |                                              |
| 253 Toledo                                                  | \$26.00       | \$26.00 | 3/1/2011                                     |
| 255 Corpus Christi                                          | \$24.00       | \$24.00 |                                              |
| 258 Baring Elevator                                         | \$30.00       | \$30.00 |                                              |
| 259 Enderlin—Agri Sales                                     | \$26.00       | \$26.00 |                                              |
| 262 ADM Grain Farmland Locations                            | \$23.00       | \$23.00 |                                              |
| 263 Southern Cotton Gins                                    | Closed        | Closed  |                                              |
| 264 ADM Corn Processing Bulk Terminals                      | \$31.00       | \$31.00 |                                              |
| 265 Puyallup                                                | Closed        | Closed  |                                              |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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| Appendix                             | Benefit Level |         | Date of Cash<br>Balance Formula <sup>7</sup> |
|--------------------------------------|---------------|---------|----------------------------------------------|
|                                      | 2014          | 2015    |                                              |
| 266 Union City, CA                   | Closed        | Closed  |                                              |
| 267 Stanley, WI                      | \$25.00       | \$25.00 | 4/1/2009                                     |
| 268 ADM Rice—Arbuckle                | \$23.00       | \$23.00 |                                              |
| 269 ADM Corn Processing—Columbus, NE | \$37.00       | \$37.00 |                                              |
| 270 ADM Corn Processing—Marshall, MN | \$37.00       | \$37.00 |                                              |
| 271 Galveston                        | \$25.00       | \$25.00 |                                              |
| 272 Lincoln AH&N                     | \$26.00       | \$26.00 |                                              |
| 273 Quincy Enertia Plant             | \$26.00       | \$26.00 |                                              |
| 274 Cedar Rapids Railcar Repair      | \$32.00       | \$32.00 |                                              |
| 276 Ama ADM Gemini                   | \$26.00       | \$26.00 |                                              |
| 277 ADM Development Products         | \$25.00       | \$25.00 | 1/1/2009                                     |
| 278 Winona (IMC)                     | \$34.00       | \$34.00 | 3/1/2010                                     |
| 280 Milwaukee East                   | \$37.00       | \$37.00 | 1/1/2009                                     |
| 281 Milwaukee Electricians           | \$37.00       | \$37.00 | 1/1/2009                                     |
| 282 Clinton PHA Plant                | \$41.00       | \$41.00 |                                              |
| 283 Battle Creek Terminal            | \$23.00       | \$23.00 |                                              |
| 284 ADM Grain FASCO                  | \$23.00       | \$23.00 |                                              |
| 286 Decatur Glycols                  | \$38.00       | \$38.00 |                                              |
| 287 Langhorne Trucking               | \$35.00       | \$35.00 |                                              |
| 288 Lodi                             | \$30.00       | \$30.00 |                                              |
| 289 Clinton Co-Gen                   | \$41.00       | \$41.00 |                                              |
| 290 Mendota 12th Street Elevator     | \$23.00       | \$23.00 |                                              |
| 291 Bluffton Feed                    | \$23.00       | \$23.00 |                                              |
| 292 Camp Hill                        | \$23.00       | \$23.00 |                                              |
| 293 Campbellsville Feed              | \$23.00       | \$23.00 |                                              |
| 294 Columbus Feed                    | \$23.00       | \$23.00 |                                              |
| 295 Camanche Feed                    | \$23.00       | \$23.00 |                                              |
| 296 Cordele Feed                     | \$23.00       | \$23.00 |                                              |
| 297 Cozad                            | \$23.00       | \$23.00 |                                              |
| 298 Glencoe                          | \$23.00       | \$23.00 |                                              |
| 299 Grand Island                     | \$23.00       | \$23.00 |                                              |
| 300 Henderson                        | \$23.00       | \$23.00 |                                              |
| 301 Hereford Feed                    | \$23.00       | \$23.00 |                                              |
| 302 Hoffman Feed                     | \$23.00       | \$23.00 |                                              |
| 303 Hopedale Agri Center             | \$23.00       | \$23.00 |                                              |
| 304 Kasson Feed                      | \$23.00       | \$23.00 |                                              |
| 305 Knoxville Feed                   | \$23.00       | \$23.00 |                                              |

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

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ADM Pension Plan for Hourly-Wage Employees  
EIN: 41-0129150 PN: 003

| Appendix                                   | Benefit Level |         | Date of Cash<br>Balance Formula <sup>8</sup> |
|--------------------------------------------|---------------|---------|----------------------------------------------|
|                                            | 2014          | 2015    |                                              |
| 306 Le Mars Feed                           | \$23.00       | \$23.00 |                                              |
| 307 Madison                                | \$23.00       | \$23.00 |                                              |
| 308 Marlette Warehouse                     | \$23.00       | \$23.00 |                                              |
| 309 Nappanee Agri Center                   | \$23.00       | \$23.00 |                                              |
| 310 Nappanee                               | \$23.00       | \$23.00 |                                              |
| 311 New Hampton                            | \$23.00       | \$23.00 |                                              |
| 312 Portland                               | \$23.00       | \$23.00 |                                              |
| 313 Ravenna                                | \$23.00       | \$23.00 |                                              |
| 314 South Sioux City                       | \$23.00       | \$23.00 |                                              |
| 315 Springfield Feed                       | \$23.00       | \$23.00 |                                              |
| 316 Springfield                            | \$23.00       | \$23.00 |                                              |
| 317 Sugarcreek Feed                        | \$23.00       | \$23.00 |                                              |
| 318 West Plains                            | \$23.00       | \$23.00 |                                              |
| 319 Animal Health & Nutrition—Jerome       | \$28.00       | \$28.00 |                                              |
| 323 Novelty Elevator                       | \$20.00       | \$20.00 |                                              |
| 326 Rogers Elevator                        | \$22.00       | \$22.00 |                                              |
| 327 Rogers Fertilizer                      | \$22.00       | \$22.00 |                                              |
| 328 Underwood                              | \$22.00       | \$22.00 |                                              |
| 329 Havre—ADM/CHS                          | \$22.00       | \$22.00 |                                              |
| 330 Auburn Edible Bean Specialties         | \$22.00       | \$22.00 |                                              |
| 331 Burlington Edible Bean Specialties     | \$21.00       | \$21.00 |                                              |
| 332 Caldwell Edible Bean Specialties       | \$21.00       | \$21.00 |                                              |
| 333 Casselton Edible Bean Specialties      | \$22.00       | \$22.00 |                                              |
| 334 Cavalier Edible Bean Specialties       | \$22.00       | \$22.00 |                                              |
| 335 Fairgrove Edible Bean Specialties      | \$22.00       | \$22.00 |                                              |
| 336 Galesburg Edible Bean Specialties      | \$22.00       | \$22.00 |                                              |
| 337 Grafton Edible Bean Specialties        | \$22.00       | \$22.00 |                                              |
| 338 Kimberly Edible Bean Specialties       | \$22.00       | \$22.00 |                                              |
| 340 New Plymouth Edible Bean Specialties   | \$21.00       | \$21.00 |                                              |
| 341 Northwood Edible Bean Specialties      | \$22.00       | \$22.00 |                                              |
| 342 Olivia Edible Bean Specialties         | \$21.00       | \$21.00 |                                              |
| 343 Pinconning Edible Bean Specialties     | \$22.00       | \$22.00 |                                              |
| 345 Reese Edible Bean Specialties          | \$22.00       | \$22.00 |                                              |
| 346 St Thomas Edible Bean Specialties      | \$21.00       | \$21.00 |                                              |
| 347 Twin Falls ADM Edible Bean Specialties | \$22.00       | \$22.00 |                                              |
| 348 Twin Falls Edible Bean Specialties     | \$22.00       | \$22.00 |                                              |
| 349 Ubly Edible Bean Specialties           | \$22.00       | \$22.00 |                                              |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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| Appendix | Benefit Level                |         | Date of Cash<br>Balance Formula <sup>9</sup> |
|----------|------------------------------|---------|----------------------------------------------|
|          | 2014                         | 2015    |                                              |
| 350      | Yuma Edible Bean Specialties | \$21.00 | \$21.00                                      |
| 351      | Burlington Elevator          | \$23.00 | \$23.00                                      |
| 353      | Evansville Elevator          | \$23.00 | \$23.00                                      |
| 354      | Evansville First Avenue      | \$23.00 | \$23.00                                      |
| 356      | Helena Elevator              | \$23.00 | \$23.00                                      |
| 357      | Hennepin Elevator            | \$24.00 | \$24.00                                      |
| 358      | Henry Elevator               | \$24.00 | \$24.00                                      |
| 359      | Hereford Elevator            | \$24.00 | \$24.00                                      |
| 360      | Keithsburg Elevator          | \$23.00 | \$23.00                                      |
| 362      | Morris Elevator              | \$24.00 | \$24.00                                      |
| 363      | Morris Elevator              | \$24.00 | \$24.00                                      |
| 364      | Naples Elevator              | \$23.00 | \$23.00                                      |
| 365      | Newburgh Elevator            | \$23.00 | \$23.00                                      |
| 366      | Ottawa Loading Station       | \$23.00 | \$23.00                                      |
| 367      | Ottawa Terminal Services     | \$24.00 | \$24.00                                      |
| 368      | Ottawa-ADM/Growmark          | \$23.00 | \$23.00                                      |
| 369      | Rockport                     | \$23.00 | \$23.00                                      |
| 370      | Sioux City Main Elevator     | \$24.00 | \$24.00                                      |
| 371      | Spring Valley Elevator       | \$24.00 | \$24.00                                      |
| 372      | Sullivan Elevator            | \$23.00 | \$23.00                                      |
| 373      | Winona Elevator              | \$24.00 | \$24.00                                      |
| 374      | Grand Ledge Elevator         | \$23.00 | \$23.00                                      |
| 375      | Logansport—Grain             | \$23.00 | \$23.00                                      |
| 376      | Silver Grove Elevator        | \$23.00 | \$23.00                                      |
| 377      | Webberville—Grain            | \$23.00 | \$23.00                                      |
| 378      | Snover Grain                 | \$24.00 | \$24.00                                      |
| 379      | Manilla Elevator             | \$23.00 | \$23.00                                      |
| 380      | Hereford—Grain               | \$24.00 | \$24.00                                      |
| 381      | Hutchinson—Grain             | \$23.00 | \$23.00                                      |
| 382      | Copeland (Country Store)     | \$23.00 | \$23.00                                      |
| 383      | Copeland Elevator            | \$23.00 | \$23.00                                      |
| 384      | Cullison Elevator            | \$24.00 | \$24.00                                      |
| 385      | Dodge City Elevator          | \$23.00 | \$23.00                                      |
| 386      | Goodland Elevator            | \$23.00 | \$23.00                                      |
| 388      | Guymon Elevator              | \$23.00 | \$23.00                                      |
| 389      | Hooker Panhandle Elevator    | \$23.00 | \$23.00                                      |
| 390      | Hooker ST Line Elevator      | \$23.00 | \$23.00                                      |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
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| Appendix | Benefit Level               |         | Date of Cash<br>Balance<br>Formula <sup>10</sup> |
|----------|-----------------------------|---------|--------------------------------------------------|
|          | 2014                        | 2015    |                                                  |
| 391      | Hough Elevator              | \$23.00 | \$23.00                                          |
| 396      | Kinsley Elevator            | \$23.00 | \$23.00                                          |
| 397      | Leoti Elevator              | \$23.00 | \$23.00                                          |
| 398      | Little River Elevator       | \$23.00 | \$23.00                                          |
| 399      | Lyons Elevator              | \$23.00 | \$23.00                                          |
| 400      | Montezuma Elevator          | \$23.00 | \$23.00                                          |
| 401      | Oakley Elevator             | \$23.00 | \$23.00                                          |
| 402      | Plains Elevator             | \$23.00 | \$23.00                                          |
| 404      | Sublette Elevator           | \$23.00 | \$23.00                                          |
| 406      | Trousdale                   | \$23.00 | \$23.00                                          |
| 407      | Tyrone Elevator             | \$23.00 | \$23.00                                          |
| 408      | Attica Elevator             | \$23.00 | \$23.00                                          |
| 409      | Brookston Elevator          | \$23.00 | \$23.00                                          |
| 410      | Clinton (Birkbeck) Elevator | \$23.00 | \$23.00                                          |
| 411      | Edgewood Elevator           | \$23.00 | \$23.00                                          |
| 412      | Farina Elevator             | \$23.00 | \$23.00                                          |
| 413      | Farmer City                 | \$23.00 | \$23.00                                          |
| 415      | Hoopeston Elevator          | \$23.00 | \$23.00                                          |
| 416      | Macon Elevator              | \$23.00 | \$23.00                                          |
| 417      | Mound City Elevator         | \$23.00 | \$23.00                                          |
| 418      | Mt. Auburn                  | \$23.00 | \$23.00                                          |
| 419      | New Berlin—Curran Elevator  | \$24.00 | \$24.00                                          |
| 420      | Newman                      | \$23.00 | \$23.00                                          |
| 421      | Niantic Elevator            | \$23.00 | \$23.00                                          |
| 422      | Oakland                     | \$23.00 | \$23.00                                          |
| 423      | Parr Elevator               | \$23.00 | \$23.00                                          |
| 424      | Patoka Elevator             | \$23.00 | \$23.00                                          |
| 425      | Shobonier Elevator          | \$23.00 | \$23.00                                          |
| 427      | State Line Elevator         | \$23.00 | \$23.00                                          |
| 428      | Sullivan Elevator           | \$23.00 | \$23.00                                          |
| 429      | Swanington Elevator         | \$23.00 | \$23.00                                          |
| 430      | Tab Elevator                | \$24.00 | \$24.00                                          |
| 431      | Waynesville Elevator        | \$23.00 | \$23.00                                          |
| 432      | Xenia                       | \$23.00 | \$23.00                                          |
| 433      | Bay Minette Trucking        | \$36.00 | \$36.00                                          |
| 434      | Birmingham Trucking         | \$36.00 | \$36.00                                          |
| 435      | Camanche—Trucking           | \$36.00 | \$36.00                                          |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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| Appendix                             | Benefit Level |         | Date of Cash<br>Balance<br>Formula <sup>11</sup> |
|--------------------------------------|---------------|---------|--------------------------------------------------|
|                                      | 2014          | 2015    |                                                  |
| 436 Cedar Rapids—ADM Trucking        | \$36.00       | \$36.00 |                                                  |
| 439 Chattanooga Trucking             | \$36.00       | \$36.00 |                                                  |
| 440 Chicago—Trucking                 | \$36.00       | \$36.00 |                                                  |
| 441 Cleveland Trucking               | \$36.00       | \$36.00 |                                                  |
| 442 Colton (MCP) Trucking            | \$36.00       | \$36.00 |                                                  |
| 443 Columbus—Trucking                | \$36.00       | \$36.00 |                                                  |
| 444 Dallas (MCP) Trucking            | \$36.00       | \$36.00 |                                                  |
| 445 Denver (MCP) Trucking            | \$36.00       | \$36.00 |                                                  |
| 446 Des Moines—ADM Trucking          | \$36.00       | \$36.00 |                                                  |
| 447 Dixon—ADM Trucking               | \$36.00       | \$36.00 |                                                  |
| 448 Effingham Trucking               | \$36.00       | \$36.00 |                                                  |
| 449 Evansville ADM Trucking          | \$36.00       | \$36.00 |                                                  |
| 450 Hudson—Trucking                  | \$36.00       | \$36.00 |                                                  |
| 451 Indianapolis Trucking            | \$36.00       | \$36.00 |                                                  |
| 452 Lakeville—ADM Trucking           | \$36.00       | \$36.00 |                                                  |
| 453 Milwaukee Trucking               | \$36.00       | \$36.00 |                                                  |
| 454 Morton ADM Trucking              | \$36.00       | \$36.00 |                                                  |
| 455 Mt. Vernon Non-Union Trucking    | \$36.00       | \$36.00 |                                                  |
| 456 New Braunfels—Trucking           | \$36.00       | \$36.00 |                                                  |
| 458 Portland (MCP) Trucking          | \$36.00       | \$36.00 |                                                  |
| 459 Salt Lake City (MCP) Trucking    | \$36.00       | \$36.00 |                                                  |
| 460 St. Louis Trucking               | \$36.00       | \$36.00 |                                                  |
| 461 Valdosta—ADM Trucking            | \$36.00       | \$36.00 |                                                  |
| 462 Lemont (Live On) Non-Supervisory | \$24.00       | \$24.00 |                                                  |
| 463 Lemont Non-Supervisory           | \$24.00       | \$24.00 |                                                  |
| 464 Lemont Terminal                  | \$25.00       | \$25.00 |                                                  |
| 465 Ottawa Barge Fleeting            | \$24.00       | \$24.00 |                                                  |
| 466 Ottawa Terminal                  | \$25.00       | \$25.00 |                                                  |
| 467 Peoria Marine Non-Supervisory    | \$24.00       | \$24.00 |                                                  |
| 468 Peru Barge Fleeting              | \$24.00       | \$24.00 |                                                  |
| 469 Tulane Fleeting                  | \$24.00       | \$24.00 |                                                  |
| 471 Caldwell (MCP)—CS                | \$31.00       | \$31.00 |                                                  |
| 472 Canby—Burr (MCP)                 | \$31.00       | \$31.00 |                                                  |
| 473 Cleveland Terminal CS            | \$31.00       | \$31.00 |                                                  |
| 474 Colton (MCP)—CS                  | \$31.00       | \$31.00 |                                                  |
| 475 Denver (MCP)—CS                  | \$31.00       | \$31.00 |                                                  |
| 476 Dovray (MCP)                     | \$31.00       | \$31.00 |                                                  |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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| Appendix | Benefit Level                  |         | Date of Cash<br>Balance<br>Formula <sup>12</sup> |
|----------|--------------------------------|---------|--------------------------------------------------|
|          | 2014                           | 2015    |                                                  |
| 477      | Holland (MCP)                  | \$31.00 | \$31.00                                          |
| 478      | Jersey Terminal                | \$31.00 | \$31.00                                          |
| 479      | Marshall Grain Elevator        | \$31.00 | \$31.00                                          |
| 480      | River Bend Warehouse CS        | \$31.00 | \$31.00                                          |
| 481      | Salt Lake City (MCP)—CS        | \$31.00 | \$31.00                                          |
| 482      | Sanborn Corn Processing        | \$31.00 | \$31.00                                          |
| 483      | Sanborn Corn Processing        | \$31.00 | \$31.00                                          |
| 484      | Ashton East Elevator           | \$23.00 | \$23.00                                          |
| 485      | ADM Grain FASCO—Rochelle       | \$23.00 | \$23.00                                          |
| 486      | German Valley Elevator         | \$24.00 | \$24.00                                          |
| 487      | Mendota Elevator—Drivers       | \$23.00 | \$23.00                                          |
| 488      | Mendota Rail Loader            | \$24.00 | \$24.00                                          |
| 489      | Seward Elevator                | \$23.00 | \$23.00                                          |
| 491      | ARTCO—Fleeting Camanche        | \$24.00 | \$24.00                                          |
| 492      | Cassville Terminal             | \$24.00 | \$24.00                                          |
| 493      | Clinton Dock—ARTCO             | \$25.00 | \$25.00                                          |
| 494      | Clinton Municipal Dock—ARTCO   | \$25.00 | \$25.00                                          |
| 495      | Reidy Terminal                 | \$25.00 | \$25.00                                          |
| 496      | Reidy Terminal—ARTCO           | \$24.00 | \$24.00                                          |
| 497      | St. Louis Non-Supervisory      | \$24.00 | \$24.00                                          |
| 498      | Winona ARTCO Fleeting—Hourly   | \$24.00 | \$24.00                                          |
| 499      | Winona Barge Fleet ARTCO       | \$24.00 | \$24.00                                          |
| 500      | Decatur Blend Plant            | \$25.00 | \$25.00                                          |
| 501      | Decatur N 48 Hwy Whse—Protein  | \$25.00 | \$25.00                                          |
| 502      | Decatur Spec Food Whse         | \$25.00 | \$25.00                                          |
| 503      | La Belle Elevator              | \$30.00 | \$30.00                                          |
| 506      | Valdosta Refinery—Sybn         | \$25.00 | \$25.00                                          |
| 507      | St. Louis—ADM Grain            | \$26.00 | \$26.00                                          |
| 509      | Velva Biodiesel Specialty Oils | \$28.00 | \$28.00                                          |
| 510      | Velva Edible Oil Refinery      | \$28.00 | \$28.00                                          |
| 511      | Quincy Soybean Plant           | \$30.00 | \$30.00                                          |
| 512      | Quincy Soybean Refinery        | \$31.00 | \$31.00                                          |
| 513      | New Cambria Elevator—Grain     | \$23.00 | \$23.00                                          |
| 514      | Cedar Rapids Dry Mill          | \$42.00 | \$42.00                                          |
| 515      | Decatur East Plant             | \$39.00 | \$39.00                                          |
| 516      | Decatur Corn Plant             | \$39.00 | \$39.00                                          |
| 517      | Nokomis Flour Mill             | \$36.00 | \$36.00                                          |

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

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 ADM Pension Plan for Hourly-Wage Employees  
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|     | <b>Appendix</b>        | <b>Benefit Level</b> |             | <b>Date of Cash<br/>Balance<br/>Formula<sup>13</sup></b> |
|-----|------------------------|----------------------|-------------|----------------------------------------------------------|
|     |                        | <b>2014</b>          | <b>2015</b> |                                                          |
| 518 | Atkinson Flour Mill    | \$36.00              | \$36.00     |                                                          |
| 520 | ADM Trucking-Decatur   | \$37.00              | \$37.00     |                                                          |
| 521 | AMA ARTCO Condo HRLY   | \$26.00              | \$26.00     |                                                          |
| 522 | Chattanooga Twtnr Term | \$36.00              | \$36.00     |                                                          |
| 523 | Chattanooga TN Trkg    | \$36.00              | \$36.00     |                                                          |
| 524 | Portland Trucking      | \$36.00              | \$36.00     |                                                          |

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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Credited Service

Schedule B

| <b>Compensated Hours</b> | <b>Credited Service</b> |
|--------------------------|-------------------------|
| 1,800 or more            | 1.00                    |
| 1,300–1,799              | 0.75                    |
| 750–1,299                | 0.50                    |
| Less than 750            | 0.00                    |

Schedule C

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

Schedule D

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

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Schedule H

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

Schedule I

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

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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Former ADM-AFGM Retirement Plan

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

Schedule SB Attachment (Form 5500)—2015 Plan Year  
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Preretirement Surviving Spouse Annuity  
Death While Active and Before  
Eligible for Early Retirement

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

Death While Active and After  
Eligible for Early Retirement

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

Death While Inactive and  
Before Benefit Commencement

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

Forms of Payment  
Normal Form  
Without Spouse

Life annuity.

With Spouse

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

Optional Form

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

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Credited Service

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

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

Participating Units

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

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Former Golden Peanut Pension Plan—Hourly Employees Only

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

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Deferred Vested

The normal benefit accrued to date of termination, payable at the later of date of termination or age 55. If terminated at age 55 or older, the benefit is reduced  $\frac{1}{3}$  of 1% per month if payments commence after age 55 but before age 65. If terminated prior to age 55, the benefit is actuarially reduced.

Preretirement Surviving Spouse Annuity

One-half of the benefit the deceased participant would have received if he had retired the day before his death and elected the qualified joint and survivor option payable immediately to surviving spouse for life.

Forms of Payment

Normal Form

Without Spouse

Life annuity.

With Spouse

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

Optional Form

If employee cancels normal form with spouse, the accrued benefit is not reduced and no benefit is payable to the spouse following the employee's death. 75% joint and survivor annuity, Life annuity with 120 monthly payments guaranteed, one time lump sum payment and Social Security level income option are also available.

Credited Service

Each year of service with proportionate allowance for fractional years after meeting the eligibility requirements.

Plan Changes Since the Prior Year

The January 1, 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  
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Schedule SB, line 32—Schedule of Amortization Bases

| Type of<br>Base | Present Value<br>of Installment | Date<br>Established | Years<br>Remaining | Amortization<br>Installment |
|-----------------|---------------------------------|---------------------|--------------------|-----------------------------|
| Shortfall       | \$ 8,556,274                    | January 1, 2014     | 6                  | \$ 1,610,584                |
| Shortfall       | \$ (2,028,035)                  | January 1, 2015     | 7                  | \$ (337,269)                |

Schedule SB Attachment (Form 5500)—2015 Plan Year  
ADM Pension Plan for Hourly-Wage Employees  
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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 disability rates to better reflect anticipated future experience.
- A change in the withdrawal rates to better reflect anticipated future experience.
- A change in the percent married assumption from 80% to 70% to better reflect anticipated future experience.
- A change in the optional payment form election percentage for cash balance participants from 100% lump sum to 80% lump sum and 20% life annuity for retirees, and 90% immediate lump sum and 10% lump sum deferred to age 60 for terminated vested participants to better reflect 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.