

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ► Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2016 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2016 or fiscal plan year beginning <u>01/01/2016</u> and ending <u>12/31/2016</u>			
A	This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____	
B	This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)	
C	If the plan is a collectively-bargained plan, check here. ☐		
D	Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)	

Part II	Basic Plan Information —enter all requested information		
1a	Name of plan <u>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES</u>	1b	Three-digit plan number (PN) ► <u>003</u>
		1c	Effective date of plan <u>09/01/1957</u>
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>ARCHER DANIELS MIDLAND COMPANY</u> <u>P.O. BOX 1470</u> <u>DECATUR, IL 62525</u>	2b	Employer Identification Number (EIN) <u>41-0129150</u>
		2c	Plan Sponsor's telephone number <u>312-634-8140</u>
		2d	Business code (see instructions) <u>311900</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/05/2017	MICHAEL D'AMBROSE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 13447
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 8840 6a(2) 8830 6b 2133 6c 1412 6d 12375 6e 450 6f 12825 6g 6h 618
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1B 1C 3H b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2016 Form M-1 annual report. If the plan was not required to file the 2016 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 _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2016 This Form is Open to Public Inspection
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES</u>	B Three-digit plan number (PN) ▶ <u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>ARCHER DANIELS MIDLAND COMPANY</u>	D Employer Identification Number (EIN) <u>41-0129150</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2016</u>	
2 Assets:	
a Market value	2a <u>406942037</u>
b Actuarial value	2b <u>422814240</u>
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment	(1) Number of participants <u>2391</u> (2) Vested Funding Target <u>131077800</u> (3) Total Funding Target <u>131077800</u>
b For terminated vested participants	<u>2216</u> <u>41820985</u> <u>41820985</u>
c For active participants	<u>8840</u> <u>153720668</u> <u>157005685</u>
d Total	<u>13447</u> <u>326619453</u> <u>329904470</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)	☐
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate	5 <u>6.17 %</u>
6 Target normal cost	6 <u>10767578</u>

Statement by Enrolled Actuary

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

SIGN HERE		<u>09/26/2017</u>
	Signature of actuary	Date
<u>CEDY JURY</u>	Type or print name of actuary	<u>17-08069</u>
<u>AON CONSULTING, INC.</u>	Firm name	Most recent enrollment number
<u>200 EAST RANDOLPH STREET</u> <u>CHICAGO, IL 60601</u>	Address of the firm	<u>312-381-1000</u>
		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 ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2016
v. 160205

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	86479202
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	10742064
9	Amount remaining (line 7 minus line 8)	0	75737138
10	Interest on line 9 using prior year's actual return of <u>-1.51</u> %	0	-1143631
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		15090656
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>6.36</u> %		276570
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		-162205
c	Total available at beginning of current plan year to add to prefunding balance		15205021
d	Portion of (c) to be added to prefunding balance		15205021
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	89798528

Part III Funding Percentages			
14	Funding target attainment percentage	14	100.94%
15	Adjusted funding target attainment percentage	15	128.16%
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	97.90%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	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 0
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year?		☒ Yes ☐ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?		☒ Yes ☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th 0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost					
21	Discount rate:					
a	Segment rates:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">1st segment: 4.43%</td> <td style="width: 33%;">2nd segment: 5.91%</td> <td style="width: 33%;">3rd segment: 6.65%</td> </tr> </table>	1st segment: 4.43%	2nd segment: 5.91%	3rd segment: 6.65%	☐ N/A, full yield curve used
1st segment: 4.43%	2nd segment: 5.91%	3rd segment: 6.65%				
b	Applicable month (enter code)	21b	4			
22	Weighted average retirement age	22	63			
23	Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute					
Part VI	Miscellaneous Items					
24	Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No					
25	Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No					
26	Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No					
27	If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.	27				
Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years					
28	Unpaid minimum required contributions for all prior years	28	0			
29	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0			
30	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0			
Part VIII	Minimum Required Contribution For Current Year					
31	Target normal cost and excess assets (see instructions):					
a	Target normal cost (line 6)	31a	10767578			
b	Excess assets, if applicable, but not greater than line 31a	31b	3111242			
32	Amortization installments:	Outstanding Balance	Installment			
a	Net shortfall amortization installment	0	0			
b	Waiver amortization installment	0	0			
33	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33				
34	Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	7656336			
		Carryover balance	Prefunding balance			
35	Balances elected for use to offset funding requirement	0	7656336			
36	Additional cash requirement (line 34 minus line 35)	36	0			
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0			
38	Present value of excess contributions for current year (see instructions)					
a	Total (excess, if any, of line 37 over line 36)	38a	0			
b	Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0			
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0			
40	Unpaid minimum required contributions for all years	40	0			
Part IX	Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)					
41	If an election was made to use PRA 2010 funding relief for this plan:					
a	Schedule elected	☐ 2 plus 7 years ☐ 15 years				
b	Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011				
42	Amount of acceleration adjustment	42				
43	Excess installment acceleration amount to be carried over to future plan years	43				

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> <div style="text-align: center; font-size: 1.2em;">2016</div> This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

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

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	JOSHUA MICHAEL BUTLER	b EIN:	22-2232264
c Position:	ENROLLED ACTUARY		
d Address:	200 EAST RANDOLPH STREET CHICAGO, IL 60601	e Telephone:	312-381-4800

Explanation: AS A RESULT OF AN INTERNAL CHANGE IN ASSIGNMENTS AT AON, THE ENROLLED ACTUARY HAS CHANGED.

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 <div style="border: 1px solid black; padding: 5px; font-size: 1.2em; font-weight: bold;">2016</div> This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

A Name of plan ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES	B Three-digit plan number (PN) ► <div style="border: 1px solid black; padding: 2px; text-align: center; color: blue;">003</div>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 ARCHER DANIELS MIDLAND COMPANY	D Employer Identification Number (EIN) 41-0129150

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

c EIN-PN 27-1701181-004	d Entity code M	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 413117717
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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)
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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)
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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)
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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)
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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)
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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)
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For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

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

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

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

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

SCHEDULE H (Form 5500) Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2016
		This Form is Open to Public Inspection

For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016		
A Name of plan ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES	B Three-digit plan number (PN) ►	003
C Plan sponsor's name as shown on line 2a of Form 5500 ARCHER DANIELS MIDLAND COMPANY	D Employer Identification Number (EIN) 41-0129150	

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	389622143	413117717
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities	1d(1)	
(2)	Employer real property	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	389622143 413117717
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness	1i	
j	Other liabilities	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	389622143 413117717

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.

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

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		60788874
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		60788874

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	37293300	
(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)		37293300
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		0
j Total expenses. Add all expense amounts in column (b) and enter total	2j		37293300

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		23495574
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

☒ Yes ☐ No

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

(1) Name: ERNST & YOUNG LLP

(2) EIN: 34-6565596

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

		Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		20000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i		X	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			
o Defined Benefit Plan or Money Purchase Pension Plan Only: Were any distributions made during the plan year to an employee who attained age 62 and had not separated from service?	4o			

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
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 3999011. (See instructions.)

Part V Trust Information	
6a Name of trust NORTHERN TRUST COMPANY	6b Trust's EIN 361561860
6c Name of trustee or custodian	6d Trustee's or custodian's telephone number

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2016 This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>36-1561860</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	<u>1157</u>

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☒ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☒ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☒ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2016
v. 160205

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:		
	a The current year	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year	15a	
	b The corresponding number for the second preceding plan year	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

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

18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: <u>59.3</u> % Investment-Grade Debt: <u>40.2</u> % High-Yield Debt: <u>0.5</u> % Real Estate: <u>0.0</u> % Other: <u>0.0</u> % b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☒ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☒ Modified duration ☐ Other (specify):

Part VII	IRS Compliance Questions
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20a Is the plan a 401(k) plan? If "No," skip b	☐ Yes ☐ No
20b How did the plan satisfy the nondiscrimination requirements for employee deferrals under section 401(k)(3) for the plan year? Check all that apply:	☐ Design-based safe harbor ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A
21a What testing method was used to satisfy the coverage requirements under section 410(b) for the plan year? Check all that apply:	☐ Ratio percentage test ☐ Average benefit test ☐ N/A
21b Did the plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) for the plan year by combining this plan with any other plan under the permissive aggregation rules?	☐ Yes ☐ No
22a If the plan is a master and prototype plan (M&P) or volume submitter plan that received a favorable IRS opinion letter or advisory letter, enter the date of the letter / / and the serial number .	
22b If the plan is an individually-designed plan that received a favorable determination letter from the IRS, enter the date of the most recent determination letter / / .	

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees
Years Ended December 31, 2016 and 2015
With Report of Independent Auditors

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Financial Statements
(Modified Cash Basis)

Years Ended December 31, 2016 and 2015

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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, 2016 and 2015, 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, 2016 and 2015, 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 3, 2017

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

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

	December 31, 2016	
	Retirement Plan	Hourly Plan
Assets		
Interest in Master Trust	\$1,266,897,365	\$413,117,717
Net assets available for benefits	\$1,266,897,365	\$413,117,717
	December 31, 2015	
	Retirement Plan	Hourly Plan
Assets		
Interest in Master Trust	\$1,084,955,940	\$389,622,143
Net assets available for benefits	\$1,084,955,940	\$389,622,143

See accompanying notes.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

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

	Year Ended December 31, 2016	
	Retirement Plan	Hourly Plan
Additions:		
Contributions from Archer-Daniels-Midlands Company	\$ 132,000,000	\$ 18,000,000
Interest and dividends	32,360,175	11,453,575
	164,360,175	29,453,575
Deductions:		
Pension benefit payments	(69,954,077)	(37,293,300)
Trust fees and commissions	(3,343,070)	(1,187,054)
	(73,297,147)	(38,480,354)
Net realized and unrealized appreciation in fair value of investments	90,878,398	32,522,353
Net increase	181,941,426	23,495,574
Net assets available for benefits at beginning of year	1,084,955,940	389,622,143
Net assets available for benefits at end of year	<u>\$1,266,897,366</u>	<u>\$413,117,717</u>

See accompanying notes.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

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

	Year Ended December 31, 2015	
	Retirement Plan	Hourly Plan
Additions:		
Contributions from Archer-Daniels Midlands Company	\$ 157,450,000	\$ 30,650,000
Interest and dividends	29,158,659	10,979,375
	<u>186,608,659</u>	<u>41,629,375</u>
Deductions:		
Pension benefit payments	(38,321,504)	(15,528,297)
Trust fees and commissions	(2,921,303)	(1,117,609)
	<u>(41,242,807)</u>	<u>(16,645,906)</u>
Net realized and unrealized depreciation in fair value of investments	(41,553,442)	(15,690,833)
Net increase	<u>103,812,410</u>	<u>9,292,636</u>
Net assets available for benefits at beginning of year	981,143,530	380,329,507
Net assets available for benefits at end of year	<u>\$1,084,955,940</u>	<u>\$ 389,622,143</u>

See accompanying notes.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

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 2016 and 2015.

The Company is free to terminate the Plans at any time, subject to the provisions of ERISA and the collective bargaining agreements. 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 the plan documents available from the Company.

On October 5, 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. In accordance with the terms of these amendments, voluntary lump sum payments of \$31 million were made to participants in the Retirement Plan and \$18 million to participants in the Hourly Plan during 2016. The accumulated benefit obligation disclosed in Note 5 does not reflect the impact of these amendments.

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

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

2. Significant Accounting Policies (continued)

– retirement, death, disability, and termination of employment – are included to the extent they are deemed attributable to employee service rendered through the valuation date.

ADM Retirement Plan

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

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

ADM 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

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

2. Significant Accounting Policies (continued)

of the Master Trust. Other administrative expenses and actuarial and audit fees are paid by ADM, the plan sponsor.

New Accounting Pronouncement

In February 2017, the Financial Accounting Standard Board (FASB) issued Accounting Standard Update (ASU) 2017-06, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962) Health and Welfare Benefit Plans (Topic 965): Employee Benefit Plan Master Trust Reporting*. ASU 2017-06 requires a plan to present its interest in a master trust and the change in that interest in separate line items in the statement of net assets available for benefits and in the statement of changes in net assets available for benefits, respectively. It also requires a plan to disclose the master trust's investments and other assets and liabilities, as well as the dollar amount of its interest in these balances. ASU 2017-06 is effective for entities for fiscal years beginning after December 15, 2018, with retrospective application to all periods presented. Early application is permitted. Management is currently evaluating the impact of the adoption to the Plans' financial statement disclosures and the timing of adoption.

Subsequent Events

Management evaluated subsequent events for the Plans through October 3, 2017, 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, 2016 and 2015, and net appreciation (depreciation) in fair value of investments, interest, dividends, and investment expenses for the years ended December 31, 2016 and 2015, 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 75% and 25%, and 74% and 26% respectively, at December 31, 2016 and 2015. Investment income (loss) and expenses are allocated among the Plans based upon each plan's pro rata share in the net assets of the Master Trust.

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

	December 31	
	2016	2015
Investments at fair value:		
Common stock	\$ 224,053,911	\$ 200,485,479
Mutual funds	645,317,014	572,049,112
Common collective trust funds	141,066,548	115,367,828
U.S. Treasury instruments	163,888,621	99,165,268
U.S. government agency, state, and local government bonds	43,779,524	23,687,456
Corporate debt instruments	497,308,587	460,437,323
Other	3,901,003	3,385,617
	<u>\$1,719,315,208</u>	<u>\$1,474,578,083</u>
Pending transactions (net purchases and sales)	(46,262,139)	-
Income receivable	6,962,014	-
	<u>\$1,680,015,083</u>	<u>\$1,474,578,083</u>

Investment income for the Master Trust was as follows:

	Year Ended December 31	
	2016	2015
Net realized and unrealized appreciation (depreciation) in fair value of investments:	\$ 123,400,751	\$ (57,244,275)
Interest and dividend income	43,813,750	40,138,034
	<u>\$167,214,501</u>	<u>\$(17,106,241)</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 investments measured at fair value, including the general classification of such investments 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, 2016 and 2015.

	December 31, 2016			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Common stock	\$224,053,911	\$ -	\$ -	\$224,053,911
Mutual funds	645,317,014	-	-	645,317,014
U.S. Treasury instruments	163,888,621	-	-	163,888,621
U.S. government agency, state and local government bonds	-	43,779,524	-	43,779,524
Corporate debt instruments	-	497,308,587	-	497,308,587
Other	-	3,901,003	-	3,901,003
	<u>\$1,033,259,546</u>	<u>\$544,989,114</u>	<u>\$ -</u>	<u>\$1,578,248,660</u>
Common collective trust funds at NAV				
Short term investments (b)				22,823,714
International equity (a)				<u>118,242,834</u>
Total assets at fair value				<u>\$1,719,315,208</u>

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

4. Fair Value Measurements (continued)

	December 31, 2015			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Common stock	\$200,485,479	\$ -	\$ -	\$200,485,479
Equity mutual funds	572,049,112	-	-	572,049,112
U.S. Treasury instruments	99,165,268	-	-	99,165,268
U.S. government agency, state and local government bonds	-	23,687,456	-	23,687,456
Corporate debt instruments	-	460,437,323	-	460,437,323
Other	-	3,385,617	-	3,385,617
	<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)

(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 fund.

Level 3 Gains and Losses:

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

5. Accumulated Plan Benefits

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

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

	<u>December 31, 2015</u>	
	Retirement Plan	Hourly Plan
Actuarial present value of vested benefits:		
Participants and beneficiaries currently receiving payments	\$ 471,476,026	\$ 157,697,471
Other participants	829,086,674	282,392,674
	<u>1,300,562,700</u>	<u>440,090,145</u>
Actuarial present value of non-vested benefits	27,778,924	4,675,437
	<u>\$1,328,341,624</u>	<u>\$ 444,765,582</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, 2014 to December 31, 2015, the valuation discount rate and cash balance interest rate increased from 3.90% to 4.30% and decreased from 3.04% to 2.89%, respectively. The mortality table used to calculate accumulated plan benefits changed from the RP-2014 mortality table for employees and healthy annuitants (with a fully generational projection using scale MP-2015), with collar adjustments to reflect a 100% white collar population to the RP-2014 mortality table for employees and healthy annuitants (with a fully generational projection using scale MP-2016) with collar adjustments to reflect 100% white collar population. The effect of these changes in assumptions from the December 31, 2014 valuation to the December 31, 2015 valuation decreased the present value of accumulated plan benefits by \$(99) million. The present value of accumulated plan benefits as of December 31, 2014 was \$1,352 million.

ADM Pension Plan for Hourly-Wage Employees

From December 31, 2014 to December 31, 2015, the valuation discount rate and cash balance interest rate increased from 3.85% to 4.20% and decreased from 3.04% to 2.89%, respectively. The mortality table used to calculate accumulated plan benefits changed from the RP-2014 mortality table for employees and healthy annuitants (with a fully generational projection using scale MP-2015) with collar adjustments to reflect a 100% blue collar population to the RP-2014 mortality table for employees and healthy annuitants (with fully generational projection using scale MP-2016) with collar adjustments to reflect a 100% blue collar population. The effect of these changes in assumptions from the December 31, 2014 valuation to the December 31, 2015 valuation decreased the present value of accumulated plan benefits by \$(29) million. The present value of accumulated plan benefits as of December 31, 2014 was \$460 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, 2015, actuarial computations are:

Discount rate – Retirement Plan	4.30%
Discount rate – Pension Plan for Hourly-Wage Employees	4.20%
Cash balance interest rate	2.89%

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 projection using scale MP-2016)

Healthy Lives RP-2014 Mortality Table for employees and
healthy annuitants (with fully generational
projection using scale MP-2016), with collar
adjustments to reflect a 100% white collar
population, and reflect a 100% blue collar
population.

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

6. Derivatives

In the normal course of operations, the Master Trust investment managers use derivative financial instruments (swaps, forwards, futures) to mitigate the risk of changes in interest rates and foreign currencies impacting the fair values of certain investments held by the Master Trust. These derivatives may involve, in varying degrees, elements of credit and market risks in excess of more traditional investment holdings, such as equity and debt instruments. The contract or notional amounts disclosed in this footnote and the amounts of realized and unrealized gains and losses on derivative instruments during the period presented below provide a measure of the involvement in such instruments but are not indicative of potential loss. The Master Trust fiduciaries do not anticipate any material adverse effect on the financial position of the Master Trust resulting from its use of these instruments.

Using derivative financial instruments means assuming counterparty credit risk. Counterparty credit risk relates to the loss the Master Trust would incur if a counterparty were to default on a derivative contract. The amount of counterparty credit exposure is limited to the unrealized gains, if any, on such derivative contracts. The fair value of forwards and futures and the realized and unrealized gain or loss on forwards and futures were not material to the Master Trust at December 31, 2016 and 2015 and for the years then ended.

The Company has recorded interest rate swaps in an asset position of \$406,153 and in a liability position of \$24,433 as of December, 31, 2016. The fair value of these instruments are included in the investment in master trust balance on the statement of net assets available for benefits, and are reflected in the "other" balance in the fair value table in Note 4.

The notional amount represents the contract amount, not the amount at risk. The approximate notional amount of swaps within the Master Trust at December 31, 2016 and 2015, is as follows:

	December 31	
	2016	2015
Swaps	\$ 629,660,637	\$ -

The following table presents realized gains and changes in unrealized gains with respect to swaps. The gains are located on the statements of changes in net assets available for benefits as net appreciation in the fair value of investments.

	December 31	
	2016	2015
Swaps	\$ 712,916	\$ -

ADM Retirement Plan
ADM Pension Plan for Hourly-Wage Employees

Notes to Financial Statements
(Modified Cash Basis)

7. Income Tax Status

The Plans received determination letters from the Internal Revenue Service (IRS) dated June 29, 2017, stating the Plans are qualified under Section 401(a) of the Internal Revenue Code (the Code) and, therefore, the related trust is exempt from taxation. Subsequent to this determination by the IRS, the Plans were amended. Once qualified, the Plans are required to operate in conformity with the Code to maintain their qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and therefore, believes the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plans. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plans and has concluded that as of December 31, 2016, there are no uncertain positions taken or expected to be taken. The Plans are subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Risks and Uncertainties

The Master Trust 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)—2016 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, 2016

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25	285 \$43,157 \$367	331 \$49,640 \$1,730	15							
25-29	280 \$45,198 \$493	601 \$52,825 \$2,203	195 \$62,989 \$3,127	10						
30-34	202 \$46,301 \$471	481 \$55,342 \$2,631	249 \$62,931 \$2,652	105 \$63,019 \$144	9					
35-39	167 \$47,690 \$572	364 \$51,801 \$2,685	212 \$63,126 \$2,972	149 \$61,861 \$86	88 \$62,730 \$312	2				
40-44	137 \$48,634 \$593	250 \$52,520 \$3,093	192 \$61,390 \$3,391	198 \$63,523 \$307	134 \$65,270 \$3	50 \$68,809 \$15	6			
45-49	118 \$49,999 \$656	268 \$51,094 \$3,752	201 \$60,329 \$3,505	211 \$63,655 \$102	140 \$62,478 \$29	67 \$66,271 \$26	34 \$64,048 \$0			
50-54	78 \$50,394 \$641	296 \$51,288 \$4,793	192 \$58,699 \$3,265	217 \$60,998 \$224	171 \$60,722 \$46	89 \$62,321 \$0	80 \$63,365 \$3	15	2	
55-59	62 \$45,154 \$635	222 \$51,285 \$6,188	145 \$57,116 \$3,629	201 \$59,249 \$250	162 \$59,091 \$255	90 \$60,871 \$126	79 \$61,401 \$36	64 \$65,501 \$94	65 \$59,416 \$0	3
60-64	20 \$53,618 \$1,004	112 \$47,915 \$12,695	87 \$56,049 \$3,373	125 \$56,658 \$125	104 \$57,096 \$3	51 \$58,655 \$0	44 \$66,343 \$0	47 \$62,191 \$0	41 \$60,074 \$0	25 \$58,703 \$0
65-69	4 \$43,515 \$14,172	21 \$57,198 \$3,768	25 \$54,139 \$21	42 \$54,088 \$163	21	14	11	5	6	8
70+	3	8	3	8	9	5	5	1		1

N-8,840

Schedule SB Attachment (Form 5500)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN:41-0129150 PN: 003

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

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of September 2015), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor
1st Segment Rate	4.43%
2nd Segment Rate	5.91%
3rd Segment Rate	6.65%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of September 2015), without regard to interest rate stabilization
1st Segment Rate	1.34%
2nd Segment Rate	4.03%
3rd Segment Rate	5.06%
Salary Increases	
Minimum Funding Target Normal Cost	See Table 1
Maximum Tax Expected Benefit Increase	See Table 1
Cash Balance Interest Crediting Rate	2.89%
Cash Balance Annuity Conversion Rate	Same as funding interest rate
Optional Payment Form Election Percentage	Single Participants: 100% life annuity
	Married Participants: 30% life annuity, 30% joint and 50% survivor annuity, 40% joint and 100% survivor annuity
	Cash Balance participants: 80% lump sum, 20% life annuity for retirees, and 90% immediate lump sum, 10% deferred to age 60 annuity for terminations
Retirement Age	
Active Participants	See Table 2
Terminated Vested Participants	Age 60
Mortality Rates	
Healthy	2016 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

Schedule SB Attachment (Form 5500)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN:41-0129150 PN: 003

Withdrawal Rates	See Tables 3–4
Disability Rates	See Table 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	2015 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>
Expected Return on Assets	
2014 Plan Year	8.00%, limited to 6.99%
2015 Plan Year	7.50%, limited to 6.81%
2016 Plan Year	7.50%, limited to 6.65%
Trust Expenses Included in Target Normal Cost	None
Actuarial Method	Standard unit credit cost method
Valuation Date	January 1, 2016

Schedule SB Attachment (Form 5500)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN:41-0129150 PN: 003

Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
15	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)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN:41-0129150 PN: 003

Table 2

Retirement Rates

Age	Rate
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)—2016 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)—2016 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)—2016 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)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN:41-0129150 PN: 003

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)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
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Table 5

Disability Rates

Age	Male	Female	Age	Male	Female
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%			

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**OMB Nos. 1210-0110
1210-0089**2016****This Form is Open to Public Inspection****Part I Annual Report Identification Information**For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

- A** This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- ☒ a single-employer plan ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report ☐ the final return/report
- ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here: ☐
- D** Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program
- ☐ special extension (enter description) _____

Part II Basic Plan Information—enter all requested information

1a Name of plan ADM PENSION PLAN FOR HOURLY-WAGE EMPLOYEES	1b Three-digit plan number (PN) ▶ <u>003</u>
	1c Effective date of plan <u>09/01/1957</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) ARCHER DANIELS MIDLAND COMPANY P.O. BOX 1470 DECATUR IL 62525	2b Employer Identification Number (EIN) <u>41-0129150</u>
	2c Plan Sponsor's telephone number <u>312-634-8140</u>
	2d Business code (see instructions) <u>311900</u>

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

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

SIGN HERE		<u>10/5/2017</u>	MICHAEL D'AMBROSE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2016)

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:		3c Administrator's telephone number	
a Sponsor's name		4b EIN	
5 Total number of participants at the beginning of the plan year		4c PN	
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		5 13,447	
a(1) Total number of active participants at the beginning of the plan year		6a(1) 8,840	
a(2) Total number of active participants at the end of the plan year		6a(2) 8,830	
b Retired or separated participants receiving benefits		6b 2,133	
c Other retired or separated participants entitled to future benefits		6c 1,412	
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 12,375	
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 450	
f Total. Add lines 6d and 6e		6f 12,825	
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested		6h 618	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1B 1C 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)	
(1) ☐ Insurance		(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts		(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust		(3) ☒ Trust	
(4) ☐ General assets of the sponsor		(4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules		b General Schedules	
(1) ☒ R (Retirement Plan Information)		(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		(2) ☐ I (Financial Information - Small Plan)	
(3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		(3) ☐ A (Insurance Information)	
		(4) ☒ C (Service Provider Information)	
		(5) ☒ D (DFE/Participating Plan Information)	
		(6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2016 Form M-1 annual report. If the plan was not required to file the 2016 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 _____

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2016 This Form is Open to Public Inspection
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

► **Round off amounts to nearest dollar.**

► **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

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

E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500
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Part I Basic Information				
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2016</u>			
2	Assets:			
	a Market value.....	2a		406,942,037
	b Actuarial value.....	2b		422,814,240
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
	a For retired participants and beneficiaries receiving payment	2,391	131,077,800	131,077,800
	b For terminated vested participants	2,216	41,820,985	41,820,985
	c For active participants	8,840	153,720,668	157,005,685
	d Total	13,447	326,619,453	329,904,470
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
	a Funding target disregarding prescribed at-risk assumptions.....	4a		
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b		
5	Effective interest rate.....	5	6.17%	
6	Target normal cost	6	10,767,578	

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

SIGN HERE	 Signature of actuary	<u>09/26/2017</u> Date <u>1708069</u> Most recent enrollment number <u>312-381-1000</u> Telephone number (including area code)
CEDY JURY Type or print name of actuary Aon Consulting, Inc. Firm name 200 EAST RANDOLPH STREET CHICAGO IL 60601 Address of the firm		

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

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....	0	86,479,202
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	10,742,064
9 Amount remaining (line 7 minus line 8).....	0	75,737,138
10 Interest on line 9 using prior year's actual return of <u>-1.51%</u>	0	-1,143,631
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		15,090,656
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>6.36%</u>		276,570
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return.....		-162,205
c Total available at beginning of current plan year to add to prefunding balance.....		15,205,021
d Portion of (c) to be added to prefunding balance.....		15,205,021
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	89,798,528

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

14	Funding target attainment percentage	14	100.94%
15	Adjusted funding target attainment percentage	15	128.16%
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	97.90%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ►	18(b)	0 18(c)

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	0

20 Quarterly contributions and liquidity shortfalls:

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

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

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

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

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

21 Discount rate:			
a Segment rates:	1st segment: 4.43 %	2nd segment: 5.91 %	3rd segment: 6.65 %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	10,767,578	
b Excess assets, if applicable, but not greater than line 31a	31b	3,111,242	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	7,656,336	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	7,656,336	7,656,336
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

Schedule SB Attachment (Form 5500)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN:41-0129150 PN: 003

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

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

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

Schedule SB Attachment (Form 5500)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
EIN:41-0129150 PN: 003

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

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of September 2015), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor
1st Segment Rate	4.43%
2nd Segment Rate	5.91%
3rd Segment Rate	6.65%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of September 2015), without regard to interest rate stabilization
1st Segment Rate	1.34%
2nd Segment Rate	4.03%
3rd Segment Rate	5.06%
Salary Increases	
Minimum Funding Target Normal Cost	See Table 1
Maximum Tax Expected Benefit Increase	See Table 1
Cash Balance Interest Crediting Rate	2.89%
Cash Balance Annuity Conversion Rate	Same as funding interest rate
Optional Payment Form Election Percentage	Single Participants: 100% life annuity
	Married Participants: 30% life annuity, 30% joint and 50% survivor annuity, 40% joint and 100% survivor annuity
	Cash Balance participants: 80% lump sum, 20% life annuity for retirees, and 90% immediate lump sum, 10% deferred to age 60 annuity for terminations
Retirement Age	
Active Participants	See Table 2
Terminated Vested Participants	Age 60
Mortality Rates	
Healthy	2016 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

Schedule SB Attachment (Form 5500)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
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Withdrawal Rates	See Tables 3–4
Disability Rates	See Table 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	2015 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>
Expected Return on Assets	
2014 Plan Year	8.00%, limited to 6.99%
2015 Plan Year	7.50%, limited to 6.81%
2016 Plan Year	7.50%, limited to 6.65%
Trust Expenses Included in Target Normal Cost	None
Actuarial Method	Standard unit credit cost method
Valuation Date	January 1, 2016

Schedule SB Attachment (Form 5500)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
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Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
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)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
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Table 2

Retirement Rates

Age	Rate
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)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
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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)—2016 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)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
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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)—2016 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)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
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Table 5

Disability Rates

Age	Male	Female	Age	Male	Female
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%			

Schedule SB Attachment (Form 5500)—2016 Plan Year

ADM Pension Plan for Hourly-Wage Employees

EIN:41-0129150 PN: 003

Schedule SB, Part V—Summary of Plan Provisions

History of Plan

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

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

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

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

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

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

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

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

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

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

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

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

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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 Balance Formula ¹
	2015	2016	
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	
041 Clarksdale	Closed	Closed	
042 Wyndotte	Closed	Closed	
043 Spokane Mix Plant	\$30.00	\$30.00	12/1/2010
044 Quannah	Closed	Closed	

¹ 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 Balance Formula ¹
	2015	2016	
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	
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

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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	
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	

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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
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	\$28.00	\$28.00 1/1/2009
180	Supreme Sugar	Closed	Closed
181	Chicago	Closed	Closed
182	Minneapolis Malting	Closed	Closed
183	Red Wing Malting	Closed	Closed
184	Cedar Rapids	\$43.00	\$43.00 11/1/2010
185	Granite City—Production	Closed	Closed

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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	
Growmark River Systems, Inc.—Monroe City &			
219 Winslow	\$23.00	\$23.00	
220 Valdosta Cottonseed	\$22.00	\$22.00	
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	

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		Benefit Level		Date of Cash
Appendix		2015	2016	Balance Formula ¹
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	
	Growmark River Systems, Inc.—Florence and			
249	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	
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	

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	Appendix	Benefit Level		Date of Cash Balance Formula¹
		2015	2016	
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 12 th 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	
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 Souix 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	

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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	
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	

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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	
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	

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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
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

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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	
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	

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	Appendix	Benefit Level		Date of Cash Balance Formula¹
		2015	2016	
515	Decatur East Plant	\$39.00	\$39.00	
516	Decatur Corn Plant	\$39.00	\$39.00	
517	Nokomis Flour Mill	\$36.00	\$36.00	
518	Atkinson Flour Mill	\$36.00	\$36.00	
520	ADM Trucking-Decatur	\$37.00	\$37.00	
521	AMA ARTCO Condo HRLY	\$26.00	\$26.00	
522	Chattanooga Twtnr Term	\$36.00	\$36.00	
523	Chattanooga TN Trkg	\$36.00	\$36.00	
524	Portland Trucking	\$36.00	\$36.00	

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Credited Service

Schedule B

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

Schedule C

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

Schedule D

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

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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.

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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.
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%.

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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.

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.

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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 funding valuation does not reflect any plan changes.

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

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

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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 3.04% (October 2014 30-year Treasury rate) to 2.89% (October 2015 30-year Treasury rate).

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, 2016

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25	285 \$43,157 \$367	331 \$49,640 \$1,730	15							
25-29	280 \$45,198 \$493	601 \$52,825 \$2,203	195 \$62,989 \$3,127	10						
30-34	202 \$46,301 \$471	481 \$55,342 \$2,631	249 \$62,931 \$2,652	105 \$63,019 \$144	9					
35-39	167 \$47,690 \$572	364 \$51,801 \$2,685	212 \$63,126 \$2,972	149 \$61,861 \$86	88 \$62,730 \$312	2				
40-44	137 \$48,634 \$593	250 \$52,520 \$3,093	192 \$61,390 \$3,391	198 \$63,523 \$307	134 \$65,270 \$3	50 \$68,809 \$15	6			
45-49	118 \$49,999 \$656	268 \$51,094 \$3,752	201 \$60,329 \$3,505	211 \$63,655 \$102	140 \$62,478 \$29	67 \$66,271 \$26	34 \$64,048 \$0			
50-54	78 \$50,394 \$641	296 \$51,288 \$4,793	192 \$58,699 \$3,265	217 \$60,998 \$224	171 \$60,722 \$46	89 \$62,321 \$0	80 \$63,365 \$3	15	2	
55-59	62 \$45,154 \$635	222 \$51,285 \$6,188	145 \$57,116 \$3,629	201 \$59,249 \$250	162 \$59,091 \$255	90 \$60,871 \$126	79 \$61,401 \$36	64 \$65,501 \$94	65 \$59,416 \$0	3
60-64	20 \$53,618 \$1,004	112 \$47,915 \$12,695	87 \$56,049 \$3,373	125 \$56,658 \$125	104 \$57,096 \$3	51 \$58,655 \$0	44 \$66,343 \$0	47 \$62,191 \$0	41 \$60,074 \$0	25 \$58,703 \$0
65-69	4 \$43,515 \$14,172	21 \$57,198 \$3,768	25 \$54,139 \$21	42 \$54,088 \$163	21	14	11	5	6	8
70+	3	8	3	8	9	5	5	1		1

N-8,840

Schedule SB Attachment (Form 5500)—2016 Plan Year
ADM Pension Plan for Hourly-Wage Employees
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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) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55.5	4.00%	1.0000	2.22
56.5	4.00%	0.9600	2.17
57.5	4.00%	0.9216	2.12
58.5	4.00%	0.8847	2.07
59.5	4.00%	0.8493	2.02
60.5	7.00%	0.8154	3.45
61.5	15.00%	0.7583	7.00
62.5	25.00%	0.6446	10.07
63.5	20.00%	0.4834	6.14
64.5	20.00%	0.3867	4.99
65.5	35.00%	0.3094	7.09
66.5	25.00%	0.2011	3.34
67.5	30.00%	0.1508	3.05
68.5	30.00%	0.1056	2.17
69.5	30.00%	0.0739	1.54
70	100.00%	0.0517	3.62
Weighted Average			63.06

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

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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 Balance Formula ¹
	2015	2016	
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	
041 Clarksdale	Closed	Closed	
042 Wyndotte	Closed	Closed	
043 Spokane Mix Plant	\$30.00	\$30.00	12/1/2010
044 Quannah	Closed	Closed	

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

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	2015	2016	
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	
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

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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	
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	

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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
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	\$28.00	\$28.00 1/1/2009
180	Supreme Sugar	Closed	Closed
181	Chicago	Closed	Closed
182	Minneapolis Malting	Closed	Closed
183	Red Wing Malting	Closed	Closed
184	Cedar Rapids	\$43.00	\$43.00 11/1/2010
185	Granite City—Production	Closed	Closed

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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	
Growmark River Systems, Inc.—Monroe City &			
219 Winslow	\$23.00	\$23.00	
220 Valdosta Cottonseed	\$22.00	\$22.00	
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	

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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 Growmark River Systems, Inc.—Florence and	\$23.00	\$23.00	
249 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	
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	

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	2015	2016	
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 12 th 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
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

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	2015	2016	
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	
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	

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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	
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 Trousedale	\$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	

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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
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

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Appendix	Benefit Level		Date of Cash Balance Formula ¹
	2015	2016	
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	
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	

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	Appendix	Benefit Level		Date of Cash Balance Formula¹
		2015	2016	
515	Decatur East Plant	\$39.00	\$39.00	
516	Decatur Corn Plant	\$39.00	\$39.00	
517	Nokomis Flour Mill	\$36.00	\$36.00	
518	Atkinson Flour Mill	\$36.00	\$36.00	
520	ADM Trucking-Decatur	\$37.00	\$37.00	
521	AMA ARTCO Condo HRLY	\$26.00	\$26.00	
522	Chattanooga Twtnr Term	\$36.00	\$36.00	
523	Chattanooga TN Trkg	\$36.00	\$36.00	
524	Portland Trucking	\$36.00	\$36.00	

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Credited Service

Schedule B

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

Schedule C

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

Schedule D

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

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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.

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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.
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%.

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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.

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.

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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 funding valuation does not reflect any plan changes.

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

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

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Schedule SB, line 24—Change in Actuarial Assumptions

- The cash balance interest crediting rate was updated from 3.04% (October 2014 30-year Treasury rate) to 2.89% (October 2015 30-year Treasury rate).

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.