

GLOSSARY OF PENSION TERMS USED IN THIS SUMMARY

These definitions are written to be general and understandable. The complete and legal definitions of many of these terms are contained in the Plan document.

ACCRUED BENEFIT: This is the benefit that you have earned through your participation in the Plan. It is determined by the Plan's Benefit Formula, and is expressed in terms of the monthly benefit receivable when you reach your Normal Retirement Date.

ACTUARIAL EQUIVALENT: A lump sum amount that is the mathematical equivalent of a stream of lifetime monthly payments.

AGRILIANCE PLAN: This is the Agrilience LLC Employee Retirement Plan.

ANNUITY: A series of monthly payments made to a retiree or his Joint Annuitant, usually for life.

BENEFICIARY: A person designated by a Participant or one who, by the terms of the Plan, is or may become eligible for benefits under the Plan. If you are married, your Beneficiary must be your spouse unless you are at least 35 years old and your spouse consents in writing to your designation of a different Beneficiary.

BENEFIT FORMULA: The mathematical equation that determines your benefit at your Normal Retirement Date.

CONTINGENT BENEFICIARY: A person designated by a Participant who may become eligible to receive benefits upon the death of a primary beneficiary.

CREDITABLE SERVICE: The sum of a Participant's Participating Service and funded Past Service. This number is a variable in the Plan's Benefit Formula.

DEFERRED RETIREMENT ANNUITY: This is the benefit that you will receive if you retire after your Normal Retirement Date.

DISABILITY RETIREMENT: If you become totally and permanently disabled while working for a Participating Employer, you will be eligible to receive a disability retirement benefit if you satisfy the eligibility requirements in the "Disability Retirement" section of this booklet.

EARLY RETIREMENT: Any retirement that occurs after attaining age 55, but before Normal Retirement Date (age 65 in most situations) is considered to be Early Retirement. You may qualify for Early Retirement even before age 55 if you satisfy the Rule of 85's requirements.

ERISA: The Employee Retirement Income Security Act of 1974, as amended. This is the federal law that governs retirement plans.

FARMLAND PLAN: This is the Farmland Foods, Inc. Employee Retirement Plan, which was formerly known as the Farmland Industries, Inc. Employee Retirement Plan.

FINAL AVERAGE WAGE BASE: This is the highest four of the last ten annual Wage Bases reported to the Plan, expressed in monthly terms. This number is a variable in the Plan's Benefit Formula.

HIGHLY COMPENSATED EMPLOYEE: For 2009, this is an employee who had compensation from the employer in excess of \$105,000 in 2008 or was a five percent owner at any time in 2008 or 2009. The IRS may annually adjust the \$105,000 amount in future years.

INDIVIDUAL MEMBER BENEFIT: This is a straight life annuity, which pays equal monthly amounts to a Participant for the remainder of his or her life.

JOINT ANNUITY: (Also known as a Joint and Survivor Annuity) An Annuity paid for the life of the Participant with a survivor annuity payable to the Participant's spouse following the Participant's death. The Joint Annuity is the

Actuarial Equivalent of the Individual Member Benefit.

KFSA PLAN: This is a Kansas Farmers Service Association Plan.

MID-AMERICA PLAN: This is the Mid-America Retirement Plan.

NORMAL RETIREMENT DATE: This is your 65th birthday, or January 1 of the calendar year in which you will reach the fifth anniversary of your Plan participation, whichever occurs last.

PARTICIPANT: An employee who joins, contributes to, and earns a benefit from the Plan.

PARTICIPATING EMPLOYER: An organization that participates in the Plan.

PARTICIPATING SERVICE: The number of whole and/or partial years that an employee actually participates in the Plan. This is included in your Creditable Service, which is a variable in the Plan's Benefit Formula.

PAST SERVICE: Years of service granted to a Participant for work performed before the employer entered the Retirement Plan. Only a small percentage of Participants received Past Service. It is gradually funded over the lesser of 20 years or the number of years remaining until age 65. Past Service is not counted as Creditable Service until funded.

QUALIFIED DOMESTIC RELATIONS ORDER: A court order issued under state domestic relations law that creates an alternate payee's right to receive plan benefits otherwise payable to a Participant, usually on account of divorce. The alternate payee may be the Participant's spouse, former spouse, or dependent.

PLAN: In this booklet, the Plan means the Co-op Retirement Plan.

RULE OF 85: A special early retirement program that waives the normal Early Retirement discounts if you meet these requirements:

- (1) The sum of your age plus Creditable Service equals at least 85;
- (2) Your last ten years of Creditable Service are earned in the Plan; and
- (3) Your last ten years of employment are "continuous."

SEVERANCE FROM SERVICE: This occurs when you quit, are discharged, retire, or die or if you are absent from work for more than one year for any other reason.

SUMMARY PLAN DESCRIPTION: A detailed summary of the Plan's provisions that is designed to be easily read and provide a general understanding. It is commonly called an "SPD."

TERMINATION ANNUITY: The monthly benefit payable at Normal Retirement Date to a vested Participant who terminated employment before becoming eligible for Early Retirement.

TRUSTEE: The party authorized to hold the assets of the Plan for the benefit of the Participants: JPMorgan Chase Bank of New York.

TRUST FUND: A fund established under local trust law to hold and administer the Plan assets.

TRUST YEAR: The 12-month period beginning April 1 and ending the subsequent March 31.

VESTING SERVICE: The elapsed time beginning on the date you are hired, and ending on the date you incur a Severance From Service. This is the basic rule; there are several exceptions.

WAGE BASE: Generally, the Participant's annual wages subject to federal income tax withholding divided by the number of months worked. Additionally, though, payments received by Highly Compensated Employees from deferred compensation plans are excluded from the Wage Base, and pretax employee contributions to company-sponsored 401(k), 403(b), 457, or Section 125 Cafeteria Plans are added back in.