



AGP FYI

Serving Cooperatives and Agricultural Producers

A PUBLICATION FOR EMPLOYEES OF *Ag Processing Inc* a cooperative
Issue #4, 2020

FOCUS ON
QUALITY



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Product sampling at the AGP refinery in Sergeant Bluff, Iowa.

COVER STORY:

Maintaining and achieving quality, which is continuously recognized by quality programs and industry certifications, takes a focused, collaborative effort — from employees, customers, and suppliers. Read more about AGP's quality achievements on page 6.



2020 ANNUAL MEETING ►

NAVIGATING CHANGE

JANUARY 22, 2021, AT 9:00 A.M.

AGENDA

Welcome

Call to Order and Introduction of Directors

Brad Davis

Approval of 2019 Annual Meeting Minutes, Approval of 2020 Audited Financials, and Election Results

Brad Davis

Special Recognitions

Brad Davis
Keith Spackler

CEO Report

Keith Spackler

CFO Report

Kyle Droescher

Operating Reports

Mark Sandeen
Chris Schaffer
Troy Alberts

Chairman's Report

Brad Davis

Special Recognition of Chairman

Keith Spackler
Lowell Wilson

Questions and Answers

Brad Davis
Keith Spackler
Kyle Droescher

Adjourn Meeting

Brad Davis

DAVIS TO BE RECOGNIZED AT ANNUAL MEETING



Brad Davis is retiring from the AGP Board of Directors after serving on AGP's Board for 27 years, including the last 19 years as Chairman. Brad joined AGP's Board of Directors in 1994. His collaborative approach, dedication, and insights have been an important part of the ongoing growth and success

of AGP. During Brad's service on the AGP Board, the Company achieved significant strategic investments at all facilities. Under Brad's leadership, AGP achieved success for member-owners through strong cash returns and equity growth and is well-positioned for the future. Respected by his cooperative peers and with a long record of success, Brad was named the 2020 Director of the Year by the National Council of Farmer Cooperatives.

Brad's leadership and commitment to the cooperative system spans more than 46 years. He began his cooperative career in 1974 at Farmers Cooperative Company in Manly, Iowa, and subsequently moved to Vinton Cooperative in Vinton, Iowa. In 1985, Brad was named General Manager of Gold-Eagle Cooperative in Goldfield, Iowa. He served in that role for over 35 years and his leadership and dedication contributed to substantial growth and success for Gold-Eagle. AGP and its member-owners are greatly appreciative of Brad's many years of service and valuable contributions to AGP and the cooperative system.



CANDIDATES NOMINATED FOR AGP BOARD OF DIRECTORS

AREA 1 - MANAGER

IOWA



CHRIS BOSHART
Goldfield, IA

Chris Boshart is the CEO and General Manager at Gold-Eagle Cooperative and Corn LP ethanol in Goldfield, Iowa. He joined the cooperative after serving as the CEO of Agri-Way Partners LLC in Wayland, Iowa.

Chris grew up near Wayland on a turkey and row-crop farm. After earning his degree

from Iowa State University, he started his career as an engineer in Southeast Iowa and later joined Agri-Way Partners, a farmer-owned feed and grain company based in Wayland. During his 10 years at the company, he was promoted to CEO. He filled this role before becoming Gold-Eagle's feed department manager in the summer of 2018.

Chris currently serves on the Iowa Renewable Fuels Association Board of Directors and previously served on the Board of Directors for the Farmers Mutual Telephone Company. He has also served on the Community Advisory Committee for the Wayland State Bank. He has held past Church Youth Leadership positions and is currently a member at Cornerstone Church of Ames.

Chris graduated from Iowa State University with a B.S. in Industrial Engineering and is currently enrolled in the Executive MBA program at ISU. Chris and his wife, Michelle, have four children.



ROB JACOBS
Rock Valley, IA

Rob Jacobs has served in management roles for 20 years in the cooperative system. He currently serves as CEO of Cooperative Farmers Elevator (CFE), Rock Valley, Iowa, a position he has held for five years. Prior to CFE, Rob served as General Manager of Cooperative Elevator Association, Ocheyedon, Iowa, for 12 years and Marketing

Manager for three years. Rob also served as location manager for Terra Industries and Hunting Elevator. He graduated from Iowa Lakes Community College, Emmetsburg, Iowa, with an Ag Business degree.

Rob has served on numerous agricultural-related boards, including current service as Board President for Cooperative Credit Company, Sioux Center, Iowa, and as a director for Associated Benefits Corporation. Rob also serves as an advisor of curriculum for NCC Sheldon. His experience includes director and past President of United Services Association, and past service on the Land O'Lakes Feed Advisory and Farm Credit Services Advisory Boards.

Rob's community service includes Director of St. Joseph Parish, President St. Joseph Finance Committee, Vice Chair Hartley Economic Development, Vice Chair Hartley Community Foundation, and former board member of Community Memorial Health Center, as well as 10 years on the Hartley Fire Department. Rob and his wife, Geri, have three daughters and four grandchildren.



All Board positions are for three-year terms.

AREA 2 - PRODUCER

MINNESOTA, NORTH DAKOTA, SOUTH DAKOTA, WISCONSIN



BRUCE GRANQUIST
LaBolt, SD
Incumbent

Bruce Granquist, his wife, Janet, and his son, Nathan, farm 3500 acres near Milbank, South Dakota, raising soybeans, corn, and wheat. Bruce is Board Chairman of LaBolt Farmers Grain Company, LaBolt, South Dakota. He has served on the cooperative's Board for 28 years, including 20 years as Chairman and eight years as Secretary. Bruce has served on the AGP Board of Directors since 2003 and is currently a member of the Audit Committee.

Bruce is Vice-Chairman of the Grant-Roberts Rural Water District and has served on the organization's board for 29 years. He is a past Director of the South Dakota Association of Rural Water. Bruce is a member of the South Dakota Soybean and Corn Growers Associations. He is former Chairman of the Township Supervisors.

Bruce and his family are actively involved in their school, community, and the American Lutheran Church in Milbank, where Bruce served on the church council. He and his wife, Janet, have two sons and three grandchildren.



WALLACE KNOCK
Aberdeen, SD

Wallace "Wally" Knock has served on Agtegra Cooperative and its predecessors' Board of Directors for 19 years, including Board Secretary for the past 12 years. He serves on Agtegra's Board Executive, Risk, Governance, and Public Policy Resolutions Committees. Wally's cooperative career includes 18 years on other local cooperative boards.

Wally farms with his family which includes his wife, Kathy, his son, Jared, daughter-in-law, Kati, his daughter, Jennifer, and son-in-law, Joe. Together they grow corn, soybeans, wheat, and hay in addition to having a cow/calf, swine finishing, and sheep operation.

Wally graduated from Willow Lake High School and attended South Dakota State University. He is a South Dakota Agriculture and Rural Leadership Foundation Class III graduate, has earned a Certified Director designation by completing FCC Services' Advanced Governance Series Training, and has completed the South Dakota Association of Cooperative's Director Training program.

Wally serves his community as a Clark County Commissioner, Chairman of the Lake Gospel Church, and is a past Chairman of the Willow Lake School Board.

AREA 3 - PRODUCER

ILLINOIS, KANSAS, MISSOURI, NEBRASKA (ALL OTHERS)

*Unopposed. No additional candidates nominated for Area 3 - Producer



LARRY OLTJEN
Seneca, KS
Incumbent

Larry Oltjen is a member of Ag Partners Cooperative, Inc., Hiawatha, Kansas. He has 39 years of Board service, including past Chairman at Ag Partners Cooperative and Brown County Cooperative (one of the merging cooperatives that formed Ag Partners). He has served on the AGP Board of Directors since 2009.

Larry farms 5000 acres in partnership with his wife, Marty, and son, Michael, near Robinson, Kansas, growing soybeans and corn. In addition to his service to cooperatives, Larry was active in the livestock industry. He was President of the Kansas Livestock Association, Chairman of the Kansas Beef Council, a Director for the Cattlemen's Beef Promotion and Research Board, and served on the Executive Board of the National Livestock and Meat Board. In addition, Larry is a member of the American Soybean Association, the National Corn Growers Association, the Kansas Farm Bureau, and other producer associations.

Larry is the Board Chairman of the Upper Wolf Lutheran Church in Robinson. Larry and Marty have two children.

FOCUS ON

QUALITY

QUALITY AT EVERY STEP OF THE PROCESS

AGP is committed to supplying high-quality agricultural products and services that meet customer expectations the first time, every time and deliver value to our member-owners. Maintaining and achieving quality, which is recognized annually by industry programs and certifications, takes a focused, collaborative effort — from start to finish.

QUALITY STARTS BEFORE PROCESSING

Soybeans are processed into two primary products at AGP: soybean meal, which is used as animal feed, and crude soybean oil, which is further processed for the food sector and for industrial uses, including biodiesel. AGP has an integrated processing platform that includes ten soybean processing plants, four oil refineries, and three biodiesel production facilities.

“This means quality has an impact all the way through the process from start to finish,” said Lou Rickers, Vice President of Operations. “Every step of soybean processing and refining can impact the end products — from how the soybeans are stored, to how they’re dried, to how they’re processed, to refining, and through biodiesel production.”

Producing high-quality end products relies on many checks and balances, but it starts with processing the highest quality soybeans from member-owners.

“Soybean quality can impact processing rates and, in turn, cash margins,” said Mark Sandeen, AGP Senior Vice President

of Soy Processing. “There are years like last year’s difficult growing conditions and wet harvest that make optimal soybean quality challenging to achieve. However, AGP’s operations team adjusts to minimize the negative impact to processing efficiency.”

Rickers said that the operations team takes care in any process adjustments because one change can easily impact quality for the next step.

“For instance, we may need to add heat to the process to ensure quality is as consistent as it can be from the start,” Rickers said. “However, adding too much heat can negatively impact the crude soybean oil that is produced during processing, which can then negatively impact oil quality for the refining process.”

AGP performs regularly scheduled tests to measure and track quality before, during, and after processing.

“Every load of soybeans brought into each plant is sampled and graded before it moves into processing,” said Jeff Doeschot, AGP Quality Assurance Coordinator. “We’re looking at every facet that could impact quality, from any foreign material that could be in the sample, any damage, the moisture content, protein and oil content, test weight, splits, and more.”

ASSURANCE THROUGHOUT

Quality assurance is crucial throughout soybean processing as well.



All four AGP refineries frequently conduct sample comparisons to confirm consistent quality and procedures.

“There is sampling throughout the entire process to provide an understanding of product quality, as well as anything that could impact it, before meal and oil leave the plant,” Doeschot said. “We’re not just testing processed soybeans. For example, in-process products and even the water used throughout processing is also tested regularly.”

There are also internal comparative checks.

“All ten processing plants submit samples to verify consistency between each facility,” Rickers said. “These comparisons also take place at AGP’s oil refineries and biodiesel plants.”

Quality at AGP’s soybean processing plants is verified by internal standards and audits, but also recognized by well-known industry certification programs. All AGP soybean processing sites are certified through GMP+ International Feed Safety Assurance (GMP+). GMP+-certified companies demonstrate a strong regulatory commitment and compliance to international good manufacturing practice standards and that they meet all requirements and conditions for the assurance of feed safety. This certification opens the door for additional market opportunities.

“Implementation of the GMP+ program certifies AGP as an approved, safe supplier for customers,” Doeschot said. “Customers know they are getting high-quality, safe products from companies that meet the program’s high standards.”

All AGP soybean processing sites are audited a minimum of once a year to maintain GMP+ certification.

“These audits reflect quality, but also how qualified our employees are,” Rickers said. “Employees and their training are a critical part of maintaining high-quality products that bring value.”

After processing, employees also screen and sample all outbound products on truck and rail to ensure quality meets specifications.

“AGP is supplying products for a growing and changing world,” Sandeen said. “The high-quality soybean meal is sent to regional feed mills and loaded trains of soybean meal are destined for domestic and export markets. Additionally, AGP is shipping crude soybean oil to AGP’s refineries to supply expanding food and renewable fuel markets.”

HIGH STANDARDS IN SOYBEAN OIL REFINING

At AGP’s refineries, crude soybean oil is further refined for food and industrial uses.

“The food sector is a large market for AGP’s high-quality refined soybean oil, but AGP’s biodiesel plants process a significant portion of the refined oil as well,” said Troy Alberts, AGP Senior Vice President of Refined Oils and Renewable Fuels. “Even as production volume increases each year, quality has never wavered. AGP’s refineries have earned a reputation for food safety and quality, marked by top scores in customer quality programs and industry certifications.”

Like AGP’s soybean processing plants, achieving quality is a collective effort between AGP’s four refineries and through

AGP Quality Policy

Ag Processing Inc (AGP) is dedicated to supplying products and services on a world wide basis that meet our customers' expectations the first time... every time.

We believe and subscribe to the following basic philosophy:

- Quality is defined as 100% conformance to requirements.
- AGP's goal is to achieve error-free results in all work processes.
- We will track our progress in achieving total quality by measuring efficiencies.
- Prevention of errors will be our system for causing quality, with continual improvement being our overall objective.

We will individually and collectively strive to achieve these basic absolutes through the development of partnerships with all our customers and suppliers.

We will create and maintain a productive work environment that requires a total teamwork effort that promotes employee involvement.

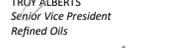
Through this Quality Policy, AGP employees will maintain and build on AGP's competitive advantage in the global marketplace and ensure security for all employees through the continued success and growth of our company.


KEITH SPACKLEY
Chief Executive Officer


SCOTT SIMMELINK
Chief Financial Officer
Group Vice President Finance


TROY ALBERTS
Senior Vice President
Refined Oils


ERNIE KILEY
Senior Vice President
Operations


MARK SANDEEN
Senior Vice President
Soybean Processing


CHRIS SCHAEFFER
Senior Vice President
Ag Products


MATT BENDLER
Vice President
Human Resources



partnerships with customers and suppliers.

Internally, each refinery conducts sample comparisons to ensure consistency.

“One location will send product to all three other refineries and vice versa,” said Ramanathan “Nara” Narayanan, AGP Director of Refined Oils Operations. “This helps standardize AGP labs, sampling procedures, and equipment. This also helps prevent any issues that could become a problem long term.”

Externally, AGP refineries are recognized not only for meeting quality standards, but continuously exceeding them. AGP’s refineries continue to rank in the top 2% of Safe Quality Food (SQF) scores industry-wide and, this year, the refinery in Sergeant Bluff, Iowa, earned a perfect rating. SQF is a leading food safety and quality certification program designed to meet the needs of buyers and suppliers worldwide.

“This program is ensuring AGP is maintaining the best standards in the industry,” Narayanan said. “An SQF audit only happens once per year, but meeting standards is a daily process. Samples are taken and data compared each day to ensure there isn’t anything out of line. Our teams at the refineries and management and operations regularly communicate about quality control, so we are all aware how every step of the process is going. Every truck, railcar, or vessel that leaves AGP facilities is sampled and analyzed. If product isn’t sampled, it’s not shipped.”

(continued on next page)

QUALITY ACHIEVEMENTS

(continued from page 7)

Refinery employees and laboratory technicians have extensive training and are consistently recognized for their efforts in maintaining quality.

Each year, the American Oil Chemists' Society (AOCS) publishes a list of their Laboratory Proficiency Program (LPP) award winners as part of the Society's commitment to recognize the expertise and dedication to quality of chemists in the program. The list consists of analysts who have scored in the top 10% in each series.

Five laboratory technicians from AGP were on the list this year that ranks them in the top 10% for lab proficiency industry-wide.

"This program through AOCS is highly valued by refined oil customers, and with approximately 400 labs participating each year, is a good measure of AGP's oil and employee quality," Narayanan said. "This program is in addition to the employees' daily commitments, so this is a testament to the team's focus and dedication to maintaining the high standards in oil quality testing."

LEADING SUPPLIER OF HIGH-QUALITY BIODIESEL

AGP continues to be recognized by industry certifications for producing high-quality biodiesel. AGP's three biodiesel facilities are certified by the National Biodiesel Accreditation Program, BQ-9000, a program with high standards for operational safety and quality products. In 2020, AGP exceeded BQ-9000 biodiesel requirements for the 14th consecutive year.

"As a leading advocate for the establishment of industry quality standards, AGP is viewed within the industry as one of the top-quality producers," Alberts said. "Because of AGP's high-quality product, it is used across the industry for trials and programs."

AGP partners with the National Biodiesel Board (NBB) on testing. Also, the U.S. Department of Energy selected AGP to supply fuel for testing to ASTM International to support work in reducing emissions in vehicles.

"Testing with various engine manufacturers keeps AGP on the front line and gives insight for where standards could go," said Andrew Johnson, Director of Refined Oils and Renewable Fuels Operations. "This allows AGP to proactively make process improvements and implement different technologies to improve our biodiesel product."

All three AGP facilities are producing a consistent, high-quality product, as demonstrated through comparative laboratory tests.

"AGP standardizes across all three plants, just like other facilities in the company, to ensure each plant is meeting internal and industry standards," Johnson said. "We conduct cross checks between plants regularly. The labs will run quality checks on samples and compare results."

AGP's high-quality refined soybean oil (feedstock) is a foundational component of producing high-quality biodiesel.

"Since AGP is integrated, almost all the oil received in is our own," Johnson said. "Having high-quality AGP feedstock from the beginning helps significantly in producing high quality products in the end."



Testing product at AGP's soybean oil refinery and methyl ester laboratories.

THE AGP REFINERY TEAM IN HASTINGS RANKS IN THE TOP 10% FOR LAB PROFICIENCY

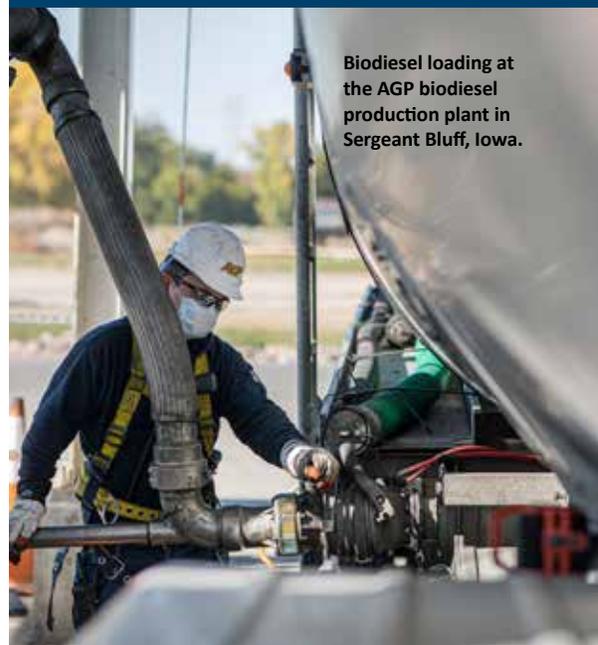
Congratulations to the team at the AGP refinery in Hastings, Nebraska, for participating and completing the testing protocol for the American Oil Chemists' Society (AOCS) Laboratory Proficiency Program (LPP). The following laboratory technicians placed in the top 10% of nearly 400 laboratories in this program:

FIRST PLACE

- Jerry Buttell

HONORABLE MENTION

- Wade Chase
- Felicia Melendez
- Travis Peterson
- Konni Shipman



Biodiesel loading at the AGP biodiesel production plant in Sergeant Bluff, Iowa.

AGP Employees Make the Difference!

Welcome to AGP

Iowa

EAGLE GROVE

Taylor Johnson, Sanitation
Jeremy Weber, Sanitation

EMMETSBURG

Raymond Painter, Material Handler

MASON CITY

Jonathan Niedermayer, Material Handler

SERGEANT BLUFF

Dillion Martinson, Utility
Bethann McAfee, Lab Tech
Christian McLaughlin, Utility
Thomas Pedersen, Logistics Coordinator

SHELDON

Jess Kraayenbrink, Utility
Joey Renken, Utility
Benjamin Stanley, Utility
Jared Tiedemann, Utility

Minnesota

DAWSON

Kaiden Ellefson, Prep Operator
Erik Hastad, Material Handler

Missouri

ST. JOSEPH

Matthew Ausberger, Plant Supervisor
Karla Burnett, Warehouse Clerk
Russell Dilley Jr., Maintenance Superintendent
Shylo Funk, Sanitation
Chase Hunt, E & I Supervisor
Jinming Liu, Process Analyst
Randall Wheeler, Lab Tech II

Nebraska

HASTINGS

Dalton Brown, Material Handler
Quentin Journey, Material Handler
Michael Uzeta, Dryer Operator

LINCOLN

James Arena, Grain Operator C
Joselito Estrada-Moore, Elevator Operator C
Seth McKeighan, Grain Operator C
Trevor Sutherland, Merchandiser
Simon Walker, Grain Operator B

OMAHA

Jerold Brott, Director Purchasing
April Brown, Corporate Recruiter
Daniel Burke, Mail Center Supervisor
Taron Courter, Purchasing Agent
Janice Hinze, Sr. Accounting Clerk
Vincent Hoffman, Maintenance & Building Services Specialist
Lisa Manganaro, Sr. Accounting Clerk
Andrew Mayo, IT Product Owner
Lynn Milhan, IT Administration Manager
Robert Morrow, IT Plant & Elevator Apps Manager
Jacob Workman, Project Manager

South Dakota

ABERDEEN

James Mitchener, Material Handler
Trevor Ottenbacher, Maintenance C
Michael Rystrom, Material Handler
Titus Stahl, Material Handler
Sherwin Wagemann, Material Handler
Ryan Woodring, Maintenance C

"YOUR SAFETY RECORD"		
Days Without a Lost Time Accident as of 11/30/20		
Records 100 Days or Greater		
Cowles, NE*	G	9314
Rosemont, NE*	G	9314
Chester, NE	G	8338
Fairfield, NE	G	5934
Roseland, NE	G	3450
Grays Harbor, WA	G	3430
Sergeant Bluff, IA	ME	3082
Eagle Grove, IA	VR	2697
Algona, IA	ME	2557
Lincoln, NE	G	1189
Mason City, IA	SP	862
Sergeant Bluff, IA	VR	800
Dawson, MN	SP	796
Emmetsburg, IA	SP	536
St. Joseph, MO	ME	530
Hastings, NE	VR	439
Hastings, NE	G	431
Sergeant Bluff, IA	SP	362
Aberdeen, SD	SP	216
Manning, IA	SP	201
Hastings, NE	SP	178
St. Joseph, MO	VR	146

G - Grain
 ME - Methyl Ester
 SP - Soybean Processing
 VR - Vegetable Oil Refinery
 *Safety days since acquisition date

New Appointments

Iowa

SERGEANT BLUFF

Bill Rickers, Refinery Plant Manager

Nebraska

OMAHA

John Dugger, Technical Services Manager
Andrew Johnson, Director Refined Oils

SERVICE AWARDS



35 YEARS

Scott Barnard Manning, IA
Ernie Kiley Jr. Omaha, NE

30 YEARS

David Blanton St. Joseph, MO
Brad Jameson Hastings, NE
Wayne Johnson Sergeant Bluff, IA
Michelle Price Mason City, IA
Mark Sandeen Omaha, NE
Jeff Siepker Manning, IA

25 YEARS

Jodie Johnson Hastings, NE
Troy Johnson Dawson, MN
Jennifer Lindsay Omaha, NE
Jean Zigrang Eagle Grove, IA

20 YEARS

Clint Barton St. Joseph, MO
Johnny Conner Davis St. Joseph, MO
Jason Kiger St. Joseph, MO
Gary Kuehn Sergeant Bluff, IA
Mitchell Lower Sergeant Bluff, IA
Travis Pofahl Hastings, NE
Jason Tuin Sheldon, IA

15 YEARS

Tracey Butler Omaha, NE
Wade Chase Hastings, NE
Mike Durant Emmetsburg, IA
John Gordon Manning, IA
David Johnson Hastings, NE
Robby Kuhlmann Chester, NE
Felicia Melendez Hastings, NE
Bill Rickers Sergeant Bluff, IA
George Thesing IV Dawson, MN

10 YEARS

Shannan Adler Hastings, NE
Nicholas Brueningsen Hastings, NE
Ty Huffer St. Joseph, MO
Ronnie Loder Emmetsburg, IA
Tony Rotella Omaha, NE
Dakotah Runnels St. Joseph, MO

5 YEARS

Maxx Asche Eagle Grove, IA
Brett Beadle Algona, IA
Cody Bennett St. Joseph, MO
Sarah Chamberlin Omaha, NE
Jordan Christensen Emmetsburg, IA
Rod Clum Eagle Grove, IA
Timothy Doocy Algona, IA
Mark Favell Omaha, NE
Tim Fuller Hastings, NE
Erma Hongsermeier Hastings, NE
Donald Janssen Emmetsburg, IA
Phillip Keffer Jr Hastings, NE
Brian Mammen Eagle Grove, IA
Dillan McBrayer St. Joseph, MO
Kathy McCoy Omaha, NE
Tim Moran Omaha, NE
Trevor Peterson Eagle Grove, IA
Clayton Pohlman Eagle Grove, IA
Zachary Stanton St. Joseph, MO
Michael Taylor St. Joseph, MO
Pat Thompson Omaha, NE
Dylhan Weets Eagle Grove, IA
Bradley Wendinger Dawson, MN
Marcus Willson Eagle Grove, IA



Ernie Kiley
*Sr. Vice President
Operations*
Omaha, NE
35 years



Brad Jameson
Formulation Supervisor
Hastings, NE
30 years



Wayne Johnson
Director Marketing
Sergeant Bluff, IA
30 years



Michelle Price
Merchandiser
Mason City, IA
30 years



Mark Sandeen
Sr. Vice President
Soybean Processing
 Omaha, NE
 30 years



Tracey Butler
Accounts Payable
Manager
 Omaha, NE
 15 years



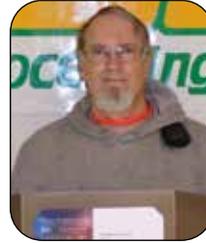
Jordan Christensen
Process Operator
 Emmetsburg, IA
 5 years



Jeff Siepker
Maintenance A
 Manning, IA
 30 years



Mike Durant
Shift Supervisor
 Emmetsburg, IA
 15 years



Rod Clum
Process Operator
 Eagle Grove, IA
 5 years



Jodie Johnson
Merchandising
Manager
 Hastings, NE
 25 years



Shannan Adler
Maintenance
Superintendent
 Hastings, NE
 10 years



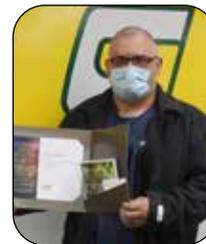
Tim Fuller
Extraction Operator
 Hastings, NE
 5 years



Jean Zigrang
Elevator
Superintendent
 Eagle Grove, IA
 25 years



Nick Brueningson
Maintenance E & I
Technician
 Hastings, NE
 10 years



Phillip Keffer
Relief Operator
 Hastings, NE
 5 years



Johnny Conner Davis
Production Supervisor
 St. Joseph, MO
 20 years



Ronnie Loder
Utility Operator
 Emmetsburg, IA
 10 years



Clay Pohlman
Utility
 Eagle Grove, IA
 5 years



Jason Kiger
Maintenance A
 St. Joseph, MO
 20 years



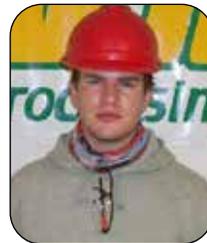
Tony Rotella
Sr. Purchasing Agent
 Omaha, NE
 10 years



Pat Thompson
Payroll Coordinator
 Omaha, NE
 5 years



Travis Pofahl
Shift Supervisor
 Hastings, NE
 20 years



Maxx Asche
Utility Operator
 Eagle Grove, IA
 5 years



Dylhan Weets
Material Handler
 Eagle Grove, IA
 5 years

Location News

Sympathy To The Family Of...

- Tracey Butler** (Omaha) on the death of her father.
- Mark Craigmile** (retired Omaha) on the death of his mother.
- Trent Erickson** (Eagle Grove) on the death of his grandfather.
- Richard Weaver** (Eagle Grove) on the death of his mother
- Marcus Willson** (Eagle Grove) on the death of his father-in-law.

Congratulations To...

- Brett and Abigail Beadle** (Algona) on the birth of their daughter, Lena Joan, on December 17.
- Katie and Preston Twiss** (Omaha) on the birth of their son, Bryson Eugene, on November 19.
- Chayton Van Maasdam** (Eagle Grove) and Ashley Hass on the birth of their son, Adler James, on November 2.
- Anna Conway** (Omaha) and Casey Walker who were married on October 17.

Retirements

Congratulations to AGP employees who have recently retired:

Scott Simmelink, Chief Financial Officer and Group Vice President, retired with 8 years of Company service.

Ernie Kiley, Senior Vice President Operations in Omaha, retired with 35 years of Company service.

Ray Choquette, Director Corporate Purchasing in Omaha, retired with over 41 years of Company service.

Ramanathan "Nara" Narayanan, Director Refined Oils in Omaha, retired with over 28 years of Company service.

Gary Lippstreu, Director Internal Audit in Omaha, retired with 22 years of Company service.

Bob Walter, Manager IS Security in Omaha retiring with 28 years of Company service.

Bob Corey, Systems Analyst in Omaha, retired with over 27 years of Company service.

Diane Sohnholz, Systems Support Manager in Omaha, retiring with 28 years of Company service.

Jeanette Smith, Mail Center Supervisor in Omaha, retired with 24 years of Company service.

AGP Wellness Drawing Winners

Thank you to all employees who participated in the AGP Wellness program. The Wellness winners for participating employees in the third quarter of 2020 are:

\$250 Each (3+ activities recorded within the quarter):

- Jason Awe (Mason City)
- Joanne Palmer (Omaha)
- Andy Wilson (Omaha)

\$125 Each (1+ activity recorded within the quarter):

- Jordan Callaway (Hastings)
- Christopher Stewart (Emmetsburg)

Celebrating 25 Years in Hastings, Nebraska



It wasn't possible to have an official celebration this year, but AGP in Hastings, Nebraska, received a certificate from the Chamber of Commerce as a congratulations for 25 years in operation. AGP employees pictured here from left are: Craig Cambell, Zane Shriver, Diane Cheney, Scott Stanger, Ramsey Nielsen, and Dustin Dobrovoly.

AGP SURPASSES 20 MILLION METRIC TONS AT PORT

In 2003, AGP loaded its first vessel at the Port of Grays Harbor in Aberdeen, Washington. This year, in October, the port reached another significant milestone — AGP exported its 20 millionth metric ton of agricultural products onto the MV Tegea, a ship destined for Southeast Asia.



Chris Schaffer
AGP Senior Vice
President Ag
Products

“The Port of Grays Harbor shipment volume continues to grow each year,” said Chris Schaffer, AGP Senior Vice President of Ag Products. “In fact, the increased volumes allowed AGP to reach a record volume of shipments during fiscal year 2020 and this 20 millionth-metric ton achievement. An expansion at AGP’s port operations in 2012 allowed for additional exports and for AGP to expand production at our core processing facilities.”

AGP shipped 60 vessels through the port in fiscal 2020, which included a full year of supply from AGP’s processing plant in Aberdeen, South Dakota. AGP focuses primarily on exporting soybean meal, but in addition, markets dried distillers grain (DDGS) and other agricultural commodities to customers primarily in the Pacific Rim.

Strong demand overseas is fueling the growing volumes.



Craig Pietig
AGP Senior
Director of Exports

“Demand has been steadily increasing as the Southeast Asian population consumes more protein in their diets,” said Craig Pietig, AGP Senior Director of Exports. “As their economy improves, so does the demand for protein-based diets. With the growth we’ve seen over the last several years, we’re excited about future potential.”

Along with growth in export volume over the past 17 years from the Port of Grays Harbor, AGP’s reputation as a reliable supplier of quality products and on-time delivery keeps building with key Asian customers.

Leonard Barnes, Port of Grays Harbor Deputy Executive Director, said good communication between the port and AGP is vital to keeping the facility running smoothly and enhancing vessel loading efficiency to deliver for customers.



Leonard Barnes
Port of Grays
Harbor Deputy
Executive
Director

“Between everything that occurs at AGP’s processing plants, to unloading rail, and loading ships at the Port of Grays Harbor, there are a lot of moving parts,” Barnes said. “As railcars and volume of product increase, everything needs to be in sync. AGP’s export terminal has to be a safe, efficient, and dependable facility for everyone involved to continue to meet customer expectations worldwide.”



The ship, MV Tegea, carried AGP’s 20 millionth metric ton of product from AGP’s Port of Grays Harbor in Aberdeen, Washington.

Each year, the operations team from AGP and the Port of Grays Harbor discuss important improvements and plan and coordinate maintenance projects.

“Like all AGP facilities, the Port of Grays Harbor is an important component of AGP’s strong, long-term reinvestment program,” Schaffer said.

With every project, the objective is safety first while also enhancing efficiency, quality, and reliability.

“Everything is planned with improvements so that scheduled maintenance times at the Port of Grays Harbor coordinate with AGP’s processing plants delivering product,” Barnes said. “This way preventive maintenance and upgrades can be completed regularly, in a safe and reliable way, without impacting rail or ship schedules or customers receiving product.”

Improvements at the port each year are a combination of maintenance and replacement. This year’s upgrades included rail infrastructure improvements, conveyor updates, dredging at the AGP terminal berth, and preventive maintenance that included electrical and equipment replacements. In addition to preventive maintenance, dredging is an annual occurrence. Routine dredging maintains the depth at berth allowing AGP to continue loading large vessels.

“Multiple projects can take place at once and we’re handling an increased volume of product, but we take a lot of pride in how clean the facility is,” Barnes said. “This is one of the first things customers notice when they visit the AGP export terminal.”

Ultimately, AGP is ensuring the export terminal remains well-equipped to keep running safely and efficiently — and to be ready to handle the next 20 million metric tons of agricultural products.

Perspective - *YOUR Insurance Plan*

ARTICLE CONTRIBUTED BY: AGP Human Resources

Perspective by definition is: a particular attitude toward or way of regarding something; a point of view. How does that relate to benefits, insurance, and wellness when thinking about 2020? Read below for some “perspective” on those matters.

HEALTH CLAIMS COMPARISON

The year of 2020 will be studied for many years to come, from many different angles. While COVID talk dominated the headlines and often times the health claims, it may have kept claims from being even higher. At this time, 2020 claims at AGP are on pace to end around \$15.7 million. To put this large number in perspective, this represents the second time annual claims have surpassed the \$15 million mark. However, with many elective procedures postponed and/or cancelled for much of the year due to COVID restrictions, it’s hard to estimate what claims may have been without the significant impact of COVID the U.S. experienced.

Taking a different perspective also allows us to see just how remarkable 2019 was from a claims viewpoint. 2019 claims exceeded \$16 million for the first time, ending just shy of \$16.4 million for the year. At this time, the high number of claims might have made us stop and pause. After 2020, however, we may have a different perspective, wondering what the outlook for 2021 will be with regard to claims.

As always, keep in mind that since AGP is a self-insured plan it is critical that everyone work together toward healthier lives to have a positive impact on claims numbers. Some claims can’t be avoided, but the ones that can are the ones we should all strive to minimize.

WELLNESS OPPORTUNITIES

It’s important to remember this time of year the importance overall wellness can play in our lives. Coming off a year such as 2020, perhaps our perspective has shifted into making wellness a little more important. AGP offers several different tools and programs to assist with employee wellness.

Best Care Employee Assistance Program (EAP). Throughout this past year many of us and our loved ones have faced new challenges not seen in most of our lifetimes. Keeping that in mind, don’t forget AGP offers employees (and family members) free access to the Best Care EAP. It is important to understand how mental health can dramatically impact an individual’s overall well-being and AGP continues to be committed to making the EAP readily available through confidential services. The EAP is only a call away and may provide access and assistance to any number of different issues troubling employees. As with other wellness opportunities discussed here, EAP contact is kept strictly confidential and AGP is NOT made aware of any individual conversations. **Best Care EAP can be reached at 800-801-4182.**

Health screenings offered through Wellmark. Due to continuing COVID restrictions, the AGP wellness plan as it relates to traditional health screenings offered through Wellmark will look a little different. AGP will initially ask participating wellness employees to complete the confidential online health assessment/questionnaire. In-person health screenings will be postponed until May (at the earliest). Therefore, initially the completion of the online health assessment will be considered sufficient to attain reduced insurance premiums. Once the health screenings are scheduled, participation in those will be required to continue to receive reduced insurance premiums. Remember that individual results are never shared with the company and thus remain confidential. Those health screenings, coupled with completing an online health questionnaire, provide valuable feedback to help an individual make informed decisions regarding personal health. Spouses are also encouraged to participate in the health screenings and online health questionnaire. **Go to Wellmark.com (or log in to your myWellmark account) for more information.**

Free tobacco cessation program. Another area of wellness touched upon each year from January through March is the

opportunity to participate in the FREE tobacco cessation program. AGP covers the cost for these coaching sessions to help employees and/or spouses in their effort to become tobacco free. When appropriate, nicotine replacement therapy options are also made accessible through this program. Participation is voluntary and AGP is ONLY made aware of participation at the point someone actually completes the program. **Call 877-252-8412 to register for the program.**

Look for future articles to keep you informed of topics of importance with YOUR benefits. Stay tuned and stay healthy.

Contact Information:

ABC – Associated Benefits Corporation is staffed to assist with any benefit related questions, assist in the claims processing area, and also answer any retirement/401(k) questions you might have. Contact ABC directly for: Medical/ Dental Claims (800) 747-4370 OR General Benefits (800) 747-4421.

3 Reminders from ABC

ARTICLE CONTRIBUTED BY: *Associated Benefits Corporation*



Associated Benefits Corporation is continually navigating through the COVID-19 pandemic and is committed to providing minimal disruptions to services during these unprecedented times. We are continuing to provide support to individuals over the phone and email. ABC would like to remind you that AGP’s health plan is providing members with the appropriate testing for COVID-19 as well as access to virtual health care visits for all appropriate medical and behavioral health visits at a no cost-share.

How will the COVID-19 vaccine be covered?

The vaccine will be administered by both nurses and pharmacists, with standard coverage offered under both medical and pharmacy benefits. The federal government will be covering the cost of the vaccine until the federal supply runs out, but the administration costs will be the responsibility of the plan. The federal government has purchased 200 million doses to date, with the option to purchase more. Under Wellmark’s standard benefit for COVID-19 vaccination, member cost share will be waived.

FSA Information:

AGP is now offering Health Equity WageWorks which allows you to have more access to information regarding your Flexible Spending Account. Health Equity Wage Works offers an online account, a mobile app and a debit card. This allows you to have account access to see balances and claims as well as pay with your debit card. If you were previously enrolled in auto deduct your information has been sent to WageWorks and you will not need to enroll again. For more information on WageWorks please refer to the form sent to you in the mail or please give us a call if you need another copy of the WageWorks form.

401(k) Information:

With the new year coming so quick, the IRS has announced 2021 limits on 401(k). The max contribution is \$19,500 annually and individuals that are 50 years of age or older can make a catch up contribution of \$6,500 annually.

Please know that ABC is doing everything we can possible to provide the level of service that you expect and we hope that you and your family are safe during these times.

For questions or concerns please call ABC at 515-226-0303.



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