

## Keeping Our Operation Successful

### As a Farmer we

- Plant with Precision
- Fertilize with Precision
- Spray with Precision
- Irrigate with Precision
- Harvest with Precision

Let's

**MARKET WITH PRECISION!**

## **ARM CASH DIRECT<sup>®</sup>** **Pricing Program**

### **Grain Purchase Agreement with an end user you choose**

Allendale will work with an elevator or end user you are familiar with and or have done business with in the past.

### **You choose the window you want delivery**

Tell your **ARM** Professional what delivery window you want which can be used on old crop grain as well as new crop.

### **A.R.M. Professionals will market desired bushels**

Commit a minimum of 25,000 bushels with any additional bushels of 5,000 increments.

**Basis will be set by the producer.**

**There are no margin calls**

## **Cash Direct<sup>®</sup>** **Pricing Program**

A Product of

### **Allendale Risk Management Inc.**

**4506 Prime Parkway  
McHenry, IL 60050**

**Local – (815) 363-5500**

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**Take advantage of  
Allendale Online:**

**[www.allendale-inc.com](http://www.allendale-inc.com)**

## **Allendale Risk Management Inc.**

## **Cash Direct<sup>®</sup>** **Pricing Program**



**“Reap the Benefits”**

**(800) 262-7538**

**[www.allendale-inc.com](http://www.allendale-inc.com)**

**Allendale Risk Management Inc.**  
**Cash Direct®**  
**Pricing Program**

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Allendale Risk Management Inc. strives to remain at the forefront of the competition with new and innovative products while maintaining the highest standards for financial integrity. Allendale is excited to provide this new line of risk management products to the agricultural producer.

The **ARM Cash Direct®** Pricing Program is designed to provide producers with a means to increase revenue per acre while reducing the stress of making marketing decisions. Allendale Risk Management Inc. realizes how difficult it is to concentrate on increasing production per acre while maximizing gross revenue per acre. When you join the **ARM Cash Direct®** pricing program, you determine the bushel, the elevator, the window you want to deliver the grain and let an experienced market analyst price your grain.

**The following are some of the benefits from joining ARM Cash Direct® Pricing Program**

1. Increase pricing opportunities
2. Diversify your marketing plan
3. Improve your price risk management
4. 24 hour access to your Allendale cash grain account
5. Documentation and reports you can take to the bank
6. Reduced market decision making stress
7. More time to focus on daily operational decisions
8. No margin calls
9. Flexibility to enhance pricing with options in self-directed Allendale account

## Some Frequently Asked Questions

### **Why should I enroll bushels in the Cash Direct® Pricing Program and what is the minimum?**

First of all, it is a good risk management practice to diversify your marketing plan, which increases your pricing opportunities. You will have access to your information over the web, which will provide you accurate current account status 24 hours a day. Your banker will have documentation needed for you loans. **Cash Direct®** pricing program requires a minimum of 25,000 bushels with any additional bushels of 5,000 increments. Most of all, there are no margin calls.

### **How are my bushels priced?**

Allendale will use 2 tested methods of grain marketing. 40% of committed bushels will be priced scale-up based on seasonal average pricing range and **ARM Cash Direct®** management committee will price 60%. There is more than 90 years of marketing experience combined, which will be working for you.

### **When & Where do I deliver the grain?**

The delivery window will be determined at the time of contract signing. You will deliver the grain to the elevator you designate in the **ARM Cash Direct®** Pricing Program Agreement.

### **What does the “Cash Direct®” program cost?**

The **ARM Cash Direct®** pricing program will cost you 2 cents per bushel upon signing and 2 cents per bushel upon final settle. A bonus of 2 cents per bushel will be paid upon settle if it is determined that crops were priced in top 1/3 of price range for the year, as described in contract agreement. Your elevator may charge a fee, which is based on normal daily procedures, etc. Allendale will work to reduce those fees, but are not responsible for payment of fee charged by elevator.

### **What makes the ARM Cash Direct® program different from other marketing programs?**

**Cash Direct®** Pricing Program maintains a conflict free environment. Since we are not the end user of the grain, the only incentive we have is to get the grain sold at the best average price we can. Finally, because we are working with the elevator you designate, we are maintaining a relationship that is important to your farming operation.

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