



Index Fresh Grower Programs for 2017
Investing in California Growers since 1914

MISSION

"To consistently provide superior service and returns to our growers and global partners by being an exceptional supplier of premium fresh avocados to valued customers."

STRATEGIES

Provide excellent service for customers and growers.

Deliver safe, high quality products.

Provide superior returns for growers and trading partners.

Aggressively build and market the Index Fresh and AvoTerra brands.

Operate strong communication and education platforms for our growers.

Maintain state of the art packing and marketing infrastructure.

VISION

"To be an industry leader as a packer, shipper and premium marketer of avocados domestically and internationally, and recognized by growers as the preferred avocado marketer."

STRATEGIES

Work as a team to build unparalleled competence.

Grow Index Fresh's market share to 12% over the next 10 years.

Commit to preserve the California premium.

Nourish a growth oriented culture for employees.

Grow shareholder value through long term sustainable growth.

VALUES

To achieve our Mission and Vision, we:

Embrace integrity and honesty.

Take responsibility for our actions, individually and as a company.

Respect our customers, growers, suppliers and each other.

Strive to develop innovative products, systems and relationships.

Cultivate a dynamic and safe workplace for employees.

Communicate openly and transparently.



A NOTE FROM OUR PRESIDENT...

Dear Avocado Grower:

With the 2017 California avocado season upon us, I would like to take the opportunity to discuss Index's programs for California growers. Over the years we have strived to address the issues that are important to you. To that end, we have in place the following programs for 2017:

1. A Field Staff that provides both excellent service and market information empowering you to make good harvest decisions.
2. Return analyses of Index's returns versus our major competitors.
3. Two volume rebate programs triggered by either total volume or daily lot size.
4. A GAP rebate program.
5. An Index Fresh Field Food Safety Coordinator to help you through the process of GFSI GAP food safety certification.
6. Hauling credits for growers in all regions.
7. The daily Fresh Facts, which provides comprehensive market information. The Fresh Facts is available via email, website and smart phone app.
8. Online packouts, grade reports and pool statements.
9. Horticultural seminars that address the intricacies of avocado growing.
10. Marketing seminars that outline the opportunities and challenges of the upcoming season.
11. A quarterly Newsletter dealing with cultural, market and supply issues.

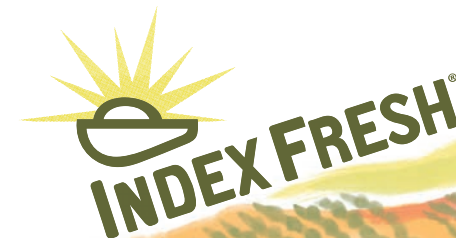
Detailed information regarding the above referenced programs and contact information for the Index Fresh Field Staff are provided in this booklet.

Please feel free to contact me or our Field Staff if you have any questions about any of our grower programs or Index's business practices and philosophy.

Best regards,



Dana Thomas
President
(909) 877-9212



BUSINESS PHILOSOPHY

INDEX FRESH®



WELCOME TO INDEX FRESH

For over a century, Index Fresh has been working with farmers in Southern California to help maximize the value of the fruit that you work so hard to produce. Farmers today face all of the challenges inherent in running any small business, along with the increased demands from Mother Nature. For that reason it is important to choose a marketing partner with a proven record of commitment, service, and performance in order to

reap the rewards of your hard work.

COMMITMENT

Index Fresh is committed to helping growers succeed in today's competitive environment. Whether we are investing in new bins, inviting speakers to our cutting-edge grower seminars, distributing cultural DVD's to our growers, or providing detailed presentations on the

competitive situations with imported fruit, no packer provides more information to their growers than Index Fresh. Our commitment to California agriculture is nowhere more evident than in the investment that we continue to make in our Field Team.

SERVICE

Index Fresh has receiving yards throughout the



WHO IS INDEX FRESH

HISTORY OF INDEX FRESH

growing districts from San Luis Obispo to Temecula. Our team of Field Representatives are working with growers throughout the year, not just “phoning it in” during the harvest season. In the fall, they work with growers to collect leaf samples which help growers determine their fertilizer requirements for the upcoming season. In the winter, they are busy working with growers on crop estimates and harvest strategies. In

addition, Index Fresh remains the only packer with the transparency that growers should look for in a marketing partner; packing charges that are published and fixed, volume rebates made known to all growers, and the first GAP rebates offered in the industry.

PERFORMANCE

Index Fresh has a proven track record of consistent marketing performance. Our value-added programs of regional ripening, export, and custom packaging, coupled with a modern and efficient packing facility allow us to outperform the competition year after year. This assertion has been proven time and again through competitive comparisons of our returns vs. those of our major competitors over the last 15 seasons.

100 YEARS OF PACKING AND MAKING HISTORY

PLANTING THE SEEDS

Over 100 years ago, Index Fresh opened as a citrus packing house in Southern California. We were among the first grower-owned distributors in Orange County. In 1914, we operated under the name Index Orchards. Business boomed and 15 years later, we became a cooperative and renamed ourselves Index Mutual Association.

A NEW HARVEST

By 1940, we acquired our sister cooperative, the United Growers Association, and decided to branch out and try our hand at avocado distribution. Avocados quickly replaced our production of lemons and oranges during the '60s and '70s. As much as we loved the La Habra Valley, the wheels of progress kept turning and our headquarters moved to the town of Bloomington in San Bernardino County. In 1989 we designed and built a certified, state-of-the-art packing and cooling facility.

GROWTH CYCLE

Throughout the early '90s, the popularity of avocados increased and consumers demanded them year-round. We expanded our product line to include Chilean avocados and changed our name again to Index Fresh of California. In 1999, we converted our business from a cooperative back to a grower-owned distributor and returned to our roots as Index Fresh, Inc.

TODAY

Today, Index Fresh has grown to a worldwide marketer of avocados, sourcing from all of the major growing regions.



INTRODUCTION



G.R.O.W.E.R.S.

Growth Oriented

Continued investment in staff, infrastructure, boom trucks, bins, packing house

Return Focused

Provide return analysis versus major competitors

GAP incentive

HAB fees not assessed on exports

Volume Rebate

Haul Credit

Outreach Education

Cultural seminars

Annual marketing meetings with real information

Quarterly newsletters

Winning Strategies

Sustained Export Programs

Value added bagging and ripening

California double sticker

Foodservice and program business

Equitable and Transparent

Never wonder if your neighbor is being paid more than you

Regional Presence

Year-round on-the-ground presence

Receiving yards in Bloomington, Arroyo Grande, Carpinteria, Oxnard, and Temecula

Soil and leaf analysis

Industry leadership

Solid, Steady, Sustainable

Board of Directors made up entirely of Avocado Growers

100 years of dedication to California Growers

Industry leading credit rating as defined by the produce Blue Book







Incentives and Programs

The Index Fresh grower incentive programs have been designed to reward growers for both volume and for efficiencies that help reduce costs at the field, packing and accounting levels.

INCENTIVE PLANS

INDEX FRESH[®]



TRADITIONAL VOLUME INCENTIVE PLAN

The Volume Incentive Plan is a tiered program that rewards growers for reaching various harvest goals. The first tier of the incentive is triggered at 250,000 pounds and rewards growers with \$0.01/Lbs. for the first 500,000 pounds.

The second tier of the incentive is paid at \$0.015/Lbs. and is for pounds 500,001 through 1,000,000.

The third tier of the volume incentive rewards growers with \$0.02/Lbs. for all fruit delivered over 1,000,000 pounds.

After the 250,000 pounds threshold is reached the following formula applies:

1 - 500,000 Lbs. = \$0.010 Lbs.

500,001 - 1,000,000 Lbs. = \$0.015 Lbs.

1,000,001 Lbs. + = \$0.020 Lbs.

Example: Grower delivers 1,500,000 Lbs.

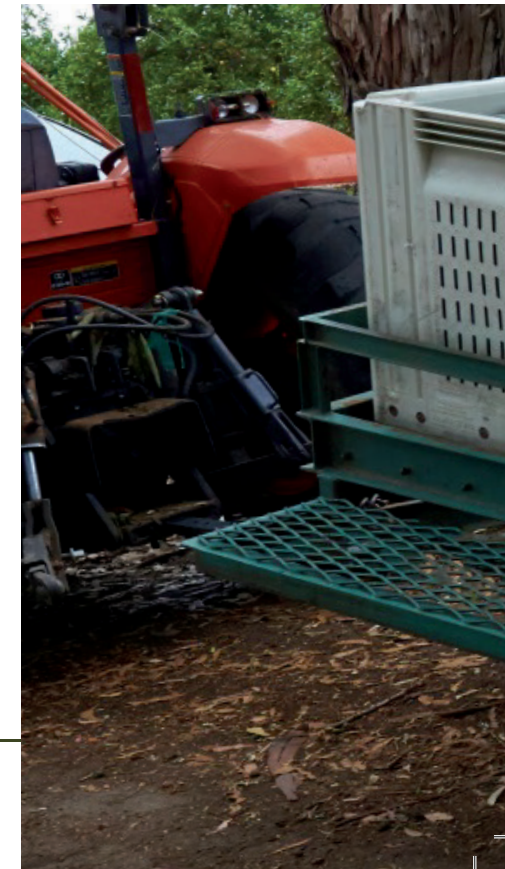
$500,000 \times \$0.010 = \$5,000$

$500,000 \times \$0.015 = \$7,500$

$500,000 \times \$0.020 = \$10,000$

Grower's total payment = \$22,500 or $\$22,500 / 1,500,000 = \$0.015/\text{Lbs.}$

*Growers who qualify for the Volume Incentive Plan do not qualify for the Large Lot Incentive.
Incentive paid at the end of fiscal year for marketable fruit.



INCENTIVES

LARGE LOT INCENTIVE PLAN

The Large Lot Incentive Plan is a program that rewards growers for providing efficiencies associated with hauling, packing and paperwork. The incentive is triggered by growers that harvest daily large lot quantities (10 avocado bins or 8 citrus bins) and rewards growers with \$0.01/Lbs. on all qualified field tickets.

Rate = \$0.01 / Lbs.

*Growers who qualify for the Volume Incentive Plan do not qualify for the Large Lot Incentive.
Incentive paid at the end of fiscal year for marketable fruit.



GAP INCENTIVE PLAN

The GAP Incentive Plan is a program that rewards growers for helping Index Fresh support retail and foodservice customers by providing certified fruit. The \$0.005/Lbs. (1/2 cent per Lbs.) incentive is paid for fruit certified under a GFSI module (such as Primus GFS or GlobalGAP).

In addition to the incentive, Index Fresh's in-house Field Food Safety Coordinator offers growers personal assistance in meeting their GAP audit goals.

Rate=\$0.005/Lbs.
(1/2 cents per Lbs.)

*Fruit harvested prior to certification does not qualify for incentive.
Incentive paid at the end of fiscal year for marketable fruit.



GAP INFORMATION



HAULING CREDITS

INDEX FRESH®

Index Fresh offers a hauling credit to all growers that elect to deliver their harvest directly to one of our receiving yards. Index Fresh will pay \$0.02 cents per pound for delivered fruit. The hauling credit is paid as a line item with our weekly grower pool payments. We have convenient locations in all the growing regions:

Arroyo Grande

2080 Los Berros Road
Arroyo Grande, CA 93420

Oxnard/ Ventura

162 Montgomery Ave.
Oxnard, CA 93036

Carpinteria-CMT

6339 Casitas Pass Road
Carpinteria, CA 93013

Bloomington

18184 Slover Ave.
Bloomington, CA 92316

Temecula

28061 Diaz Road
Temecula, CA 92590



HAULING CREDITS

RATES BY REGION

SOUTHERN REGION

Fallbrook, Temecula, Rainbow, DeLuz, Bonsall,
Pauma Valley, Valley Center, Couser Canyon,
Escondido

Rate Per Pound To All Locations:
**Bloomington, Temecula, Seacoast
Arroyo Grande, CMT**

\$0.02

CENTRAL REGION

Riverside, Corona, Redlands, La Habra, San Jacinto

VENTURA COUNTY

Somis, Moorpark, Ojai, Ventura, Saticoy, Santa Paula, Oxnard

FAR NORTH REGION

Carpinteria, Santa Barbara, Goleta
Santa Maria, Nipomo, Morro Bay, Cambria, San Luis Obispo



CULTURAL & MARKETING INFORMATION

Index Fresh is committed to providing growers with up-to-date, accurate and actionable information.





AVOCADO CULTURAL SEMINARS

Ongoing cultural seminar series on critical avocado topics, with over 16 seminars currently available on DVD and at IndexFresh.com.

Past Topics

- Seminar 1 - 2011 Grove Irrigation
- Seminar 2 - 2011 Fertilization & Mulching
- Seminar 3 - 2011 Pollination
- Seminar 4 - 2012 Pruning
- Seminar 5 - 2012 Pests, Diseases & Rootstocks
- Seminar 6 - 2012 Salinity & Polyphagous Shot Hole Borer
- Seminar 7 - 2013 Managing a Large Avocado Crop
- Seminar 8 - 2013 Using Phosphorous Acid for the Control of Phytophthora
- Seminar 9 - 2013 Reading Your Trees
- Seminar 10 - 2014 Farm Labor Outlook
- Seminar 11 - 2014 Mobile Irrigation Labs
- Seminar 12 - 2014 Avocado Research
- Seminar 13 - 2015 Polyphagous Shot Hole Borer
- Seminar 14 - 2015 California Water Issues
- Seminar 15 - 2016 Orchard Rejuvenation
- Seminar 16 - 2016 Girdling and Global Market Gap Requirements



E-SERVICES

NEW APP AND WEBSITE FOR GROWERS

FRESH FACTS- Access the Fresh Facts daily report as well as industry information at your fingertips with your smart phone or tablet. Download the new "Fresh Facts by Index Fresh" app in the Apple Store or Google Play Network.



In addition to the app, the daily Fresh Facts is also available via our website, IndexFresh.com. On our site, growers can access the ongoing cultural seminar series and the quarterly newsletters. Most importantly, we provide growers with password protected access to their packouts, grading reports, statements, and year-to-date reports.

AVOCADO SIZING

Below are the weight requirements by size as determined by the California Department of Food and Agriculture.



CALIFORNIA PACKAGING

OUR NEW CALIFORNIA LOOK



The seasoned Index Fresh Field Staff is ready to assist growers with a wide range of services including market updates, crop estimating, and GAP audit preparation. The Field Team works closely with growers to provide them with the tools and information needed to make the best harvest decisions in addition to coordinating the logistics of the harvest.

MARKET UPDATES

Market updates are provided to growers in various forms on an ongoing basis. Index Fresh issues a daily Fresh Facts market report (available via email, the Index Fresh website and the Fresh Facts App), a quarterly newsletter, regular email market synopsis, and a regional pre-season marketing meeting. In addition, your Field Representative is always available for regular one-on-one support.

HARVEST COORDINATION

In advance of your harvest, your Index Fresh Field Representative will handle the logistics of coordinating the empty bin delivery. In addition to then scheduling the pickup of your daily harvest, your Field Representative provides ongoing market updates, post-harvest communication and field visits. Our goal is to then pack your fruit within 24-hours so that we can provide timely online account packout and grading reports. Index Fresh also offers a direct deposit service for your convenience.



GAP ASSISTANCE

Your Index Fresh Field Representative and Food Safety Coordinator are here to provide assistance throughout the GAP process. Beginning with a self-audit assessment and GAP manual preparation, the Index Fresh team will walk growers through the steps. You can count on us to help answer your questions and be a reliable resource as you navigate through the GAP certification process. During the audit, the Index Fresh team will continue to provide the support needed for growers to achieve their food safety certification goals.

CULTURAL INFORMATION

The Index Fresh Field Staff continues to support California avocado growers through our educational and cultural information platforms. We work with the grower community

to identify issues and topics related to avocado cultivation. The ongoing cultural seminar series and the quarterly newsletter are two programs that try to provide the most up-to-date, accurate and actionable information. On a regular basis, the Index Fresh Field Staff also coordinates and organizes tours of orchards and avocado nurseries. These tours are intended to help growers increase production by sharing information on cultural practices.



estimates and continues to update them throughout the winter. Also in the fall, they provide assistance in taking both leaf and soil samples*. Prior to the Hass and Lamb Hass release dates, growers can depend on their Field Representative to take fruit samples in to the local CDFA Avocado Inspection office for dry matter testing.

We believe that if we can help growers improve productivity, it's a win for the grower, it's a win for the California avocado industry, and it's a win for Index Fresh.

*Your field representative can take leaf and soil samples at your request and send them to the lab of your choosing. All lab work will be billed directly to the grower.

YEAR ROUND FIELD SERVICE

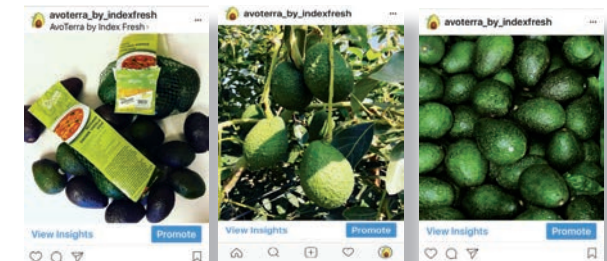
Our service doesn't end there. In the fall, the Field Staff begins their crop

SOCIAL MEDIA



Index Fresh is also on Social Media! Add us to your Facebook, Instagram and LinkedIn accounts. We provide

delicious recipes, fun avocado facts and uses, as well as beautiful grove photos and new product releases. Follow us for upcoming events and shows.



Facebook.com/IndexFresh



@AvoTerra_By_IndexFresh



linkedin.com/company/Index-Fresh-inc





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