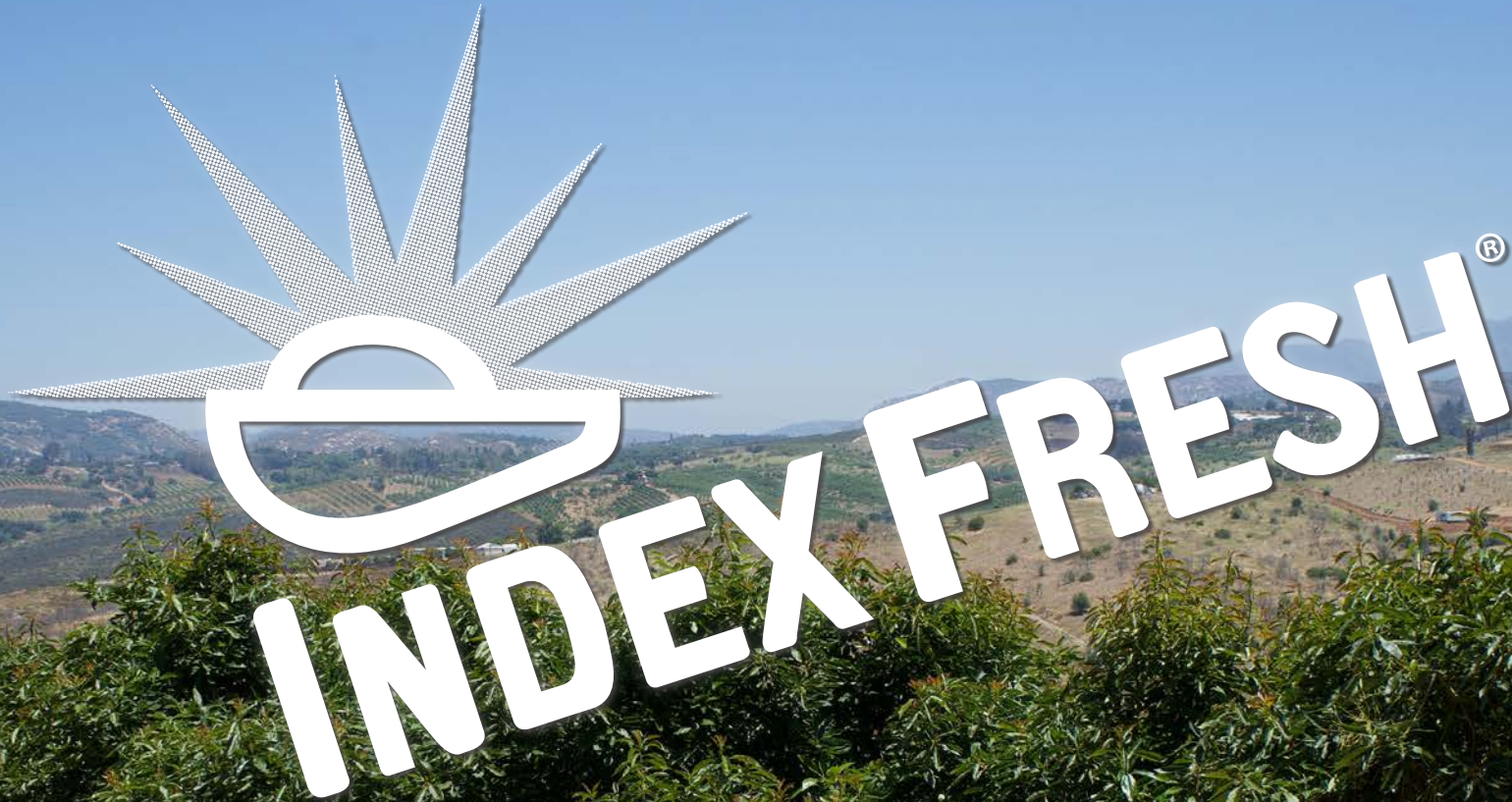


Investing in
CALIFORNIA GROWERS
since 1914



Grower Programs 2020

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.



PRESIDENT'S Message

Dear Avocado Grower:

With the 2020 California avocado season just around the corner, I would like to take the opportunity to update you about the services and programs Index Fresh will offer during 2020:

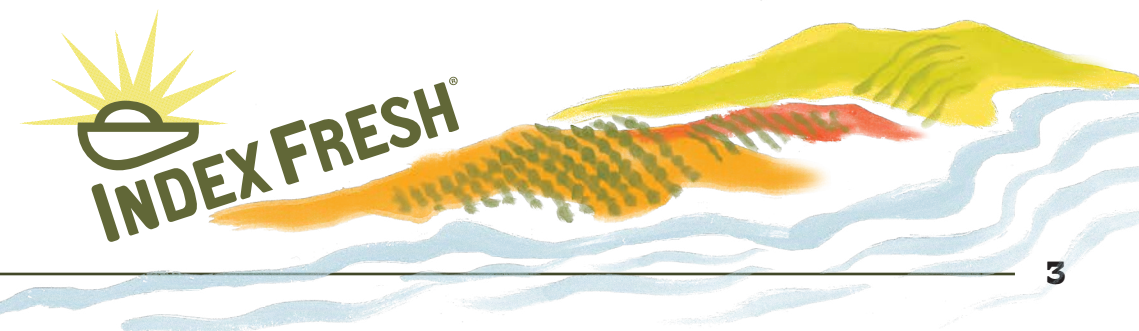
- A Field Staff dedicated to providing excellent service and market information.
- A long and proven record of providing strong competitive returns.
- A customer list that includes the best retail and food service customers in the United States.
- An Asian export program designed to provide a premium for California fruit.
- A commitment to expand the market for organic avocados.
- A volume rebate program triggered by total volume and designed to reward growers who provide Index with efficiencies in trucking and packing.
- Hauling credits for growers who choose to deliver their own fruit.
- A GAP rebate program designed to help pay the costs of GFSI GAP food safety audit.
- An in-house Food Safety Coordinator to guide growers through the field work and paperwork of a GFSI GAP audit.
- Seminars designed to discuss solutions to the challenges of growing avocados.
- The services of a consulting agronomist to help Index growers increase per acre yield.
- On-line and password protected packouts and pool statements.
- Annual marketing seminars to aid in understanding the market with goal of optimizing grower harvest strategy.
- Quarterly newsletters that deal with timely issues impacting the California avocado grower.

All of Index Fresh's programs are listed in detail in the 2020 grower booklet.

Please feel free to contact me or your Index Field Representative if you have questions about our programs.

Best regards,

Dana L. Thomas
President
909.877.9212



WELCOME TO *Index Fresh, Inc.*



Since 1914, 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 challenges inherent in running any 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, 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 best demonstrated in the investment that we continue to make in our Field Team.

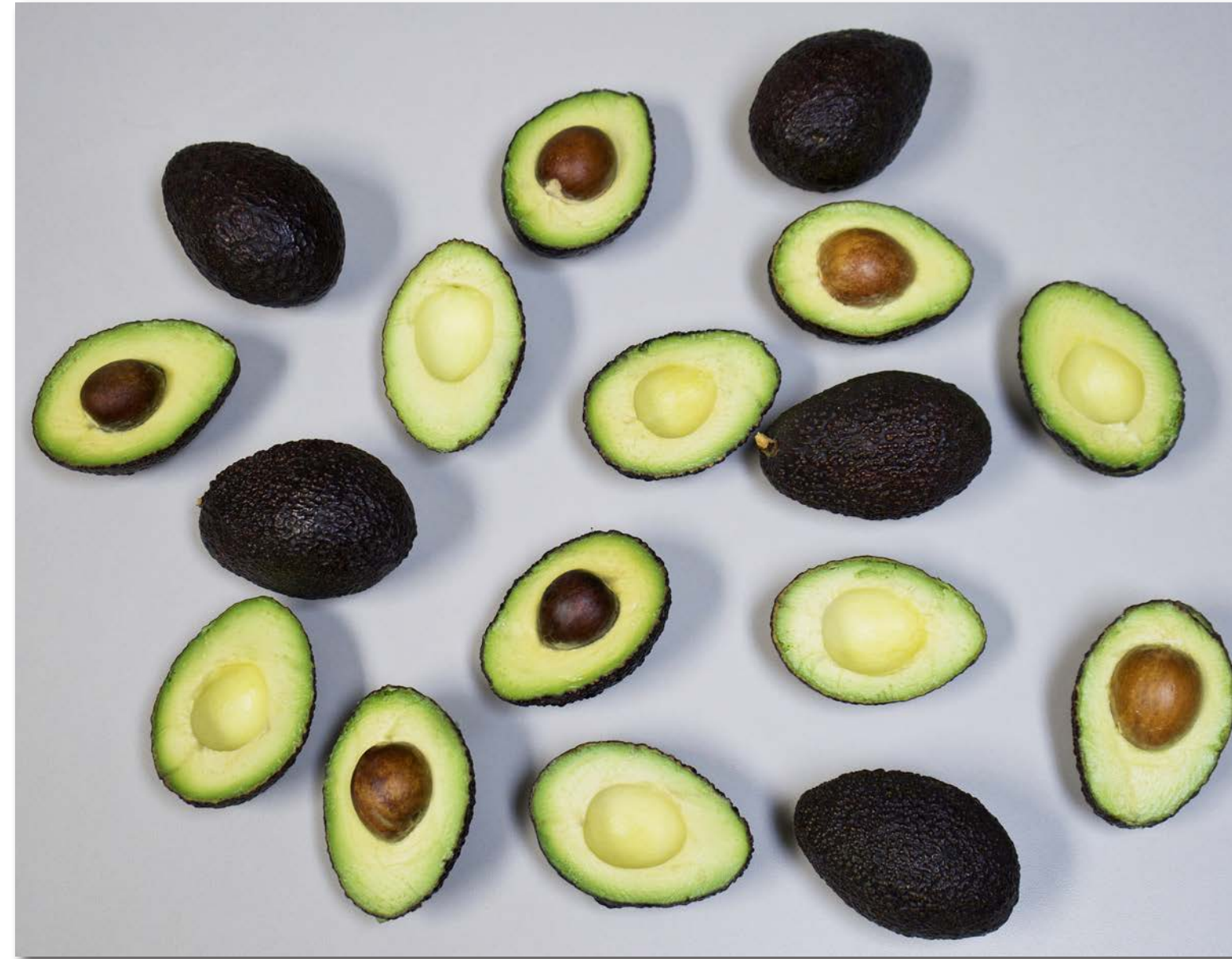
SERVICE

Index Fresh has receiving yards throughout the growing districts from San Luis Obispo to Temecula. Our team of Field Representatives are working with growers all 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 GAP rebates that smooth the road to GAP certification.

PERFORMANCE

Index Fresh has a proven track record of consistent marketing performance. Our value-added programs, which consist 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 our history of providing superior grower returns.

We hope that you enjoy this packet. It seeks to further explain our philosophy, work ethic, and history. If you are looking for a packer with commitment, service, and performance you have come to the right place.



Making HISTORY

106 YEARS OF PACKING

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, CA. 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 had acquired our sister cooperative, the *United Avocado 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, in 1989, Index Fresh moved its headquarters to the town of Bloomington, CA, where we designed and built a 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 corporation and returned to our roots as *Index Fresh, Inc.*

TODAY

Today, Index Fresh is a world-wide marketer of avocados, sourcing from all major growing regions, including California, Mexico, Peru, Chile and Colombia. Through its dedication to quality, consistency, and innovation, Index Fresh continues to be a leader in the industry. Over the years, the company has earned its reputation for quality and integrity with an unwavering commitment to honesty, hard work, and providing outstanding results to their partners — growers and customers alike. With headquarters in California, the company has facilities spread across Texas, Pennsylvania, Ohio, Colorado and Illinois.

INDEX FRESH®

Traditional **VOLUME INCENTIVE** Plan



For over 20 years, Index Fresh has offered the **Volume Incentive Plan**. It 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 per pound for the first 500,000 pounds.

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

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

After the 250,000 pound 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 X \$0.010 = \$5,000
500,000 X \$0.015 = \$7,500
500,000 X \$0.020 = \$10,000

Grower's total payment = \$22,500 or \$22,500/1,500,000 = \$0.015/lbs.

**Incentive paid at the end of the fiscal year for marketable fruit.*

G.A.P. Incentive Plan



In order to help pay for **GAP audits**, Index Fresh offers an incentive for those growers who certify their groves under the GSFI regime.

The GAP incentive pays \$0.01 per pound up to a cap of \$650 per legal ownership entity.

Rate:

\$0.01 per pound with a cap of \$650 per legal ownership

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

HAULING Credits

Index Fresh offers a **Hauling Credit** to all growers who elect to deliver their harvest directly to one of our receiving yards. We will pay \$0.02 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 growing regions.



All Locations:
Bloomington, Temecula, Oxnard, Arroyo Grande

Rate:
\$0.02 per pound



Arroyo Grande
 2080 Los Berros Road
 Arroyo Grande, CA 93420

Oxnard / Ventura
 162 Montgomery Ave.
 Oxnard, CA 93036

Bloomington
 18184 Slover Ave.
 Bloomington, CA 92316

Temecula
 28061 Diaz Road
 Temecula, CA 92590

Organic PROGRAMS

ORGANIC STRATEGY

Index Fresh is expanding the regional and nationwide retail avocado category by offering California organic avocados. Through the cultivation of year-round organic retail programs with premier customers, Index Fresh is positioned to capture the high returns offered by the market.

ORGANIC SUPPLY

Demand for organic avocados continues to outpace the current supply. Switching from conventional to organic farming can be a major undertaking, and as such, only a small percentage of California avocados are grown organically. With limited supply and rising demand, organics continue to present a marketing opportunity for the California avocado grower.

FOOD SERVICE AND RETAIL

As the public grows increasingly interested in how their food is produced, demand has risen for organic fruits and vegetables, including California organic avocados. Food distributors and retailers are committed to providing more California organic avocados to fulfill this growing demand. Ensuring a consistent supply throughout the season contributes to both growing the avocado category and building the premium for organic avocados.

ORGANIC CERTIFIED

Index Fresh provides clearly marked bins for organic fruit, packs the avocados in our certified packinghouse and markets the fruit in the Index Fresh Organic carton with its unique PLU sticker. We are also expanding our organic bagging program with major retailers.



CULTURAL *and* MARKETING INFO.

MARKETING MEETING

Index Fresh has invested years in building relationships to ensure that we have strong business to sell the *"whole tree"* It's not enough to have one or two great customers for one or two sizes. We work hard to make sure that we have great customers for every size and grade that your trees produce.

At the beginning of every season, Index Fresh meets with growers across the state and hosts a preseason marketing meeting. We take a close look with our growers at the anticipated market conditions for the upcoming season, including:

- Volumes by country of origin
- Expected weekly flow of fruit for the year
- Food-service and retail marketing programs by size
- Export opportunities
- Harvest recommendations

Our seasoned team works hard to ensure that California avocados are marketed to achieve the premium they deserve. Talk with your Field Representative at the beginning of the year for details on the preseason marketing meeting closest to you.

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



SEMINARS *& Marketing*

SEMINAR SERIES

Index Fresh provides ongoing cultural seminar series on critical avocado topics, with over 20+ seminars currently available on our website, YouTube and Vimeo.

PAST TOPICS:

2011

- Seminar 1 - Grove Irrigation
- Seminar 2 - Fertilization & Mulching
- Seminar 3 - Pollination

2012

- Seminar 4 - Pruning
- Seminar 5 - Pests, Diseases & Rootstocks
- Seminar 6 - Salinity & Polyphagous Shot Hole Borer

2013

- Seminar 7 - Managing a Large Avocado Crop
- Seminar 8 - Using Phosphorous Acid for the Control of Phytophthora
- Seminar 9 - Reading Your Trees

2014

- Seminar 10 - Farm Labor Outlook
- Seminar 11 - Mobile Irrigation Labs
- Seminar 12 - Avocado Research

2015

- Seminar 13 - Polyphagous Shot Hole Borer
- Seminar 14 - California Water Issues

2016

- Seminar 15 - Orchard Rejuvenation
- Seminar 16 - Girdling and Global Market GAP Requirements

2017

- Seminar 17 - Decision Support Tools for Management of Avocado Nutrition and Chloride Toxicity
- Seminar 18 - Management of High-Density Orchards and Avocado Varieties

2018

- Seminar 19 - Improving your Soils, Sulfur Generators and Soil pH, Sustainability, What it means
- Seminar 20 - Integrated Pest Management, Biological Control Agents

2019

- Seminar 21 - Increasing Yield of Commercially Valuable Size Fruit
- Seminar 22 - Fall Management Practices to Improve Spring Flower



All seminars are available on YouTube and Vimeo, as well as our website: <http://indexfresh.com/seminar-series>



CALIFORNIA Packaging



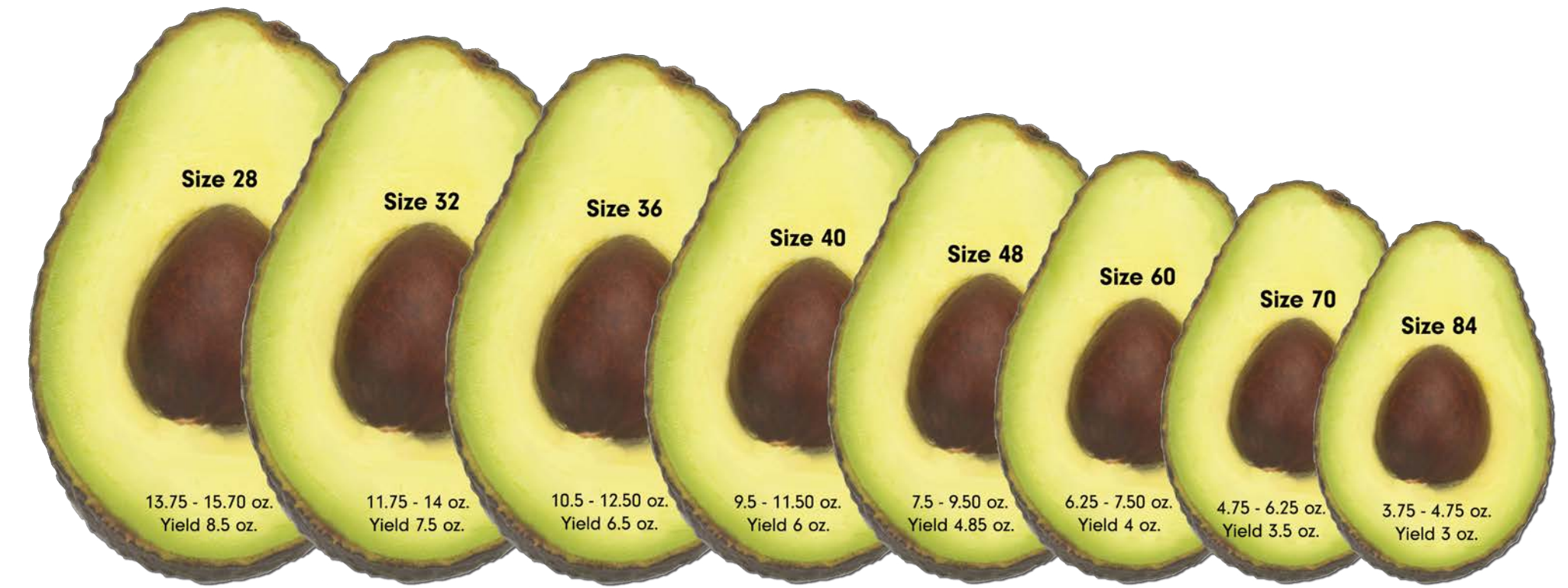
California Conventional Packaging



California Organic Packaging

AVOCADO Sizing

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



MATURITY RELEASE DATES

Variety	Size 28	Size 32	Size 36	Size 40	Size 48	Size 60	Size 70 & Smaller
Hass				28-Nov	12-Dec	2-Jan	16-Jan
Lamb Hass		8-May	22-May	5-Jun	19-Jun	3-Jul	17-Jul

E-SERVICES

APP AND WEBSITE FOR GROWERS

Access the **FRESH FACTS** daily report as well as industry information at your fingertips with your smart phone or tablet. Download the "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 quarterly newsletters. Most importantly, we provide growers with a password-protected site to access their packouts, grading reports, statements and year-to-date reports.



FIELD Services

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. Our Field Representatives work 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, as well as 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 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. Growers can count on us to help answer their questions and to be a reliable resource as they 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 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 newsletters are two programs that we utilize 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.

YEAR-ROUND FIELD SERVICE

Our service does not end there. In the fall, the Index Fresh Field Staff begin their crop estimates and continue to update them throughout the winter. Also in the fall, they provide assistance in taking both leaf and soil samples*. Prior to the Hass, Gem 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.

*Your Field Representative can take leaf and soil samples, at your request, to the lab of your choosing. All lab work will be billed directly to the grower.

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,
it's a win for Index Fresh.



@AvoTerra_By_IndexFresh



linkedin.com/company/Index-Fresh-inc

GROWERS.



Growth Oriented

Continued investment in staff, infrastructure, boom trucks, bins and packinghouse

Return Focused

A proven history of superior grower returns

GAP incentive

HAB fees not assessed on exports

Volume Rebate

Haul Credit

Outreach Education

Cultural Seminars

Annual marketing meetings with real information

Quarterly newsletters

Agronomist grove visits

Winning Strategies

Sustained export programs

Value added bagging and ripening

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 various regions

Soil and leaf analysis

Industry leadership

Solid, Steady, Sustainable

Board of Directors made up entirely of California Avocado Growers

100+ years of dedication to California Growers, 70 years to Avocado Growers

Industry leading credit rating as defined by the produce Blue Book



Our TEAM



DANA THOMAS
President CEO

dthomas@indexfresh.com
Office: (909) 877-0999



**GIOVANNI
CAVALETTI**
V.P. SOURCING

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**KEITH
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California Field
Manager

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Region: All areas



BAILEY DIIIOIA
Field
Representative

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Region: Ventura



**GIUSEPPE
BONFIGLIO**
Field Representative

gbonfiglio@indexfresh.com
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Region: Santa Barbara, San Luis
Obispo



JOSE AVINA
Field
Representative

javina@indexfresh.com
Mobile: (909) 213-0595

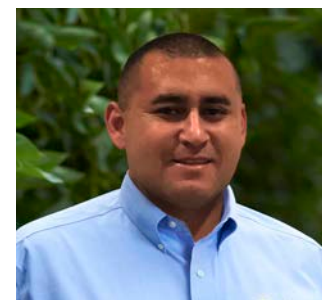
Region: Riverside,
Temecula, San Bernardino



**LISA
STRICKLAND**
Field Food Safety

lstrickland@indexfresh.com
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Region: All areas



**MAURICIO
JIMENEZ**
Field
Representative

mjimenez@indexfresh.com
Mobile: (805) 452-3915

Region: Ventura

BOARD of DIRECTORS



From left to right: Alden Broome of Ventura, Rick Shade of Carpinteria, Rob Brokaw of Santa Paula, Roger Essick of Ojai, Chairman: John Grether of Somis, Richard Pidduck of Santa Paula, Vice Chairman: Stephen T.B. Miller of Santa Barbara, Robert Grether of Somis, Secretary: John Orr of Ventura



INDEX FRESH[®]

PACKING HOUSE: 18184 Slover Ave.
Bloomington, CA 92316

MAIN OFFICE: 3880 Lemon Street, Suite 100
Riverside, CA 92501



TELEPHONE: (800) 352-6931

WEBPAGE: www.IndexFresh.com

APP: FreshFacts By Index Fresh

