

Investing in
CALIFORNIA GROWERS
since 1914



Grower Programs 2021

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,

We are extremely appreciative of your partnership with Index Fresh. 2021 is an exciting year for Index Fresh and we look forward to the opportunities that will present themselves in this new year!

RECAPPING 2020

- 2020 had its challenges for everyone, and the produce industry was no exception. Even with those challenges, 2020 was a record year for per capita consumption in the USA. Our industry proved to be quite resilient, and Index Fresh rose to the challenge to find new market opportunities.
- Our Sales Team worked diligently to grow our business with blue-chip accounts resulting in improved grower returns. New distribution centers were brought online and new in-store avocado options served to build the category.
- We added a veteran salesperson to the team who has already added important customers to our portfolio of clients.
- During the off-season, we continued to invest in our packinghouse operations by adding additional automation upgrades to the system. These improvements will provide greater efficiencies and timely packout information for our growers.

LOOKING TOWARDS 2021

- Index Fresh remains committed to marketing California avocados as the superior brand to premium retail and food service accounts. We strive to maximize the value of your fruit by creating unique and customized programs for our valued customers.
- The service we provide to our valued growers is as strong as ever. Our commitment is evidenced by the support you receive from our veteran fieldmen, assistance in achieving GAP certification, and the expert agronomist services that are available to you.
- We are proud to celebrate the 10th anniversary of Index Fresh's Avocado Cultural Seminar Series with seminars #24 and #25 planned for 2021.
- We will continue to offer our long-standing volume rebate program, pay a hauling credit for avocados delivered to one of our receiving yards, and a GAP rebate for fruit certified under a Global Food Safety Initiative (GFSI) regime.
- This will be our 5th season marketing the GEM avocado. Index Fresh is committed to establishing this unique variety to expand the California avocado category.

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

California growers are the foundation of Index Fresh and we look forward to continuing to build and strengthen those relationships. I look forward to meeting many of you in the field!

Best regards,

President & CEO
909.877.0999 Ext.1233



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 booklet. 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

Entering our 107th year of packing, 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, Iowa, 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/lb.
 500,001 - 1,000,000 lbs. = \$0.015/lb.
 1,000,001 lbs. + = \$0.020/lb.

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/lb.

****Incentive 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. Index Fresh 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

G.A.P. Incentive Plan

To help offset the cost of a **GAP audit**, Index Fresh offers an incentive for those growers who certify their groves under the GFSI (Global Food Safety Initiative) regime.

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

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



G.A.P. Assistance Program

GAP
Since 2016, Lisa Strickland has been assisting avocado growers and helping Index Fresh growers to navigate their food safety programs. With over 10 years of experience in food safety, Lisa is now an integral component of assisting avocado growers navigate the food safety process and achieve Global Food Safety Initiative (GFSI) certification.

FOOD SAFETY SERVICE
Growers can count on Lisa to be an experienced and reliable resource throughout the certification process. The initial steps begin with a self-audit assessment, GAP manual preparation, and assistance compiling required documentation. Once preparation is complete, Lisa can schedule the audit and provide “day of” support. Post audit services may include assistance filing corrective actions and submitting the final audit for certification.

YEAR-ROUND SUPPORT
Lisa’s support does not end when you receive your certificate. Food safety continues to evolve, and staying apprised of annual changes to the Global Food Safety Initiative (GFSI) and providing corresponding document updates for the GAP manual are an important part of the year-round support growers receive.



GEM Program



GEM STRATEGY

Index Fresh has been the industry leader for the introduction to the GEM avocado. Over the first four seasons of marketing this new variety, Index Fresh spearheaded the development of a GEM specific PLU, created and supplied retailers with signature GEM marketing material, and coordinated harvest for peak quality, flavor, and dry matter. Index Fresh sees the GEM as a long-term complement to the avocado category.

GEM SUPPLY

Based on limited supply in the early production years of this variety, only select retailers are able to offer GEMs to their customers. Currently making up less than 1% of the California crop, the GEM looks to be a promising fixture in the avocado market as more trees are planted every year. Not including Hass, it is estimated that GEM production will surpass all other varieties within five years.

FOOD SERVICE AND RETAIL

As production of the GEM avocado increases year over year, this high-quality variety is expanding the avocado category for retailers across the nation. The GEM variety peaks on larger sizes, allowing retail customers to add an exclusive GEM avocado display in addition to their Hass offerings. Based on the many positive attributes of the GEM avocado, interest in the variety is taking off among the chefs, food bloggers, and their followers.



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 remains strong. Over the last several seasons, organics represented an average of 9% of the total California avocado crop. 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.



Agronomist SERVICE

SERVICES

In 2018, Index Fresh incorporated the professional agronomist services of Gerardo Aldunate as part of our signature grower programs. With 25 years of experience advising avocado growers around the globe, Gerardo’s expertise is helping California farmers improve orchard health and increase productivity.

FIELD CONSULTING

Having worked in Chile, Colombia, Mexico, the Dominican Republic, and California has provided Gerardo the knowledge and understanding to help growers solve global avocado production challenges. Each year, the agronomist services are available to Index Fresh growers for three one-month periods that correspond to the main phenological cycles in the spring, summer, and fall. Thorough grove consultations provide for key opportunities to work

closely with the grower and the ranch employees to evaluate all aspects of the orchard management. The consultation is geared towards addressing the main cultural inputs, including canopy and light

management, irrigation, an assessment of the nutrient plan, leaf and soil analysis review, and girdling. Gerardo brings a solutions approach intended to provide growers with pragmatic and actionable recommendations.

AGRONOMIST SOLUTIONS

Even professionals with many years of experience often utilize the advice and guidance of a coach. Index Fresh’s agronomist services provide a unique opportunity for California growers to work with an avocado specialist who understands the problems we are managing in the field. Gerardo’s expertise in 21st century farming addresses all aspects of avocado production. He is especially skilled at analyzing orchard conditions and developing cultural programs with the goal of increasing per acre yields.





SEMINAR SERIES

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

- 2011**

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

2012

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

2013

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

2014

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

2015

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

2016

 - 15 – Orchard Rejuvenation
 - 16 – Girdling & Global Market GAP Requirements

2017

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

- 2018**

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

2019

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

2020

 - 23 – Lessons Learned, Field Facts, Orchard Cooling & Cultural Tips

Coming soon:

 - 24 & 25 - 10 Year Anniversary Seminar

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

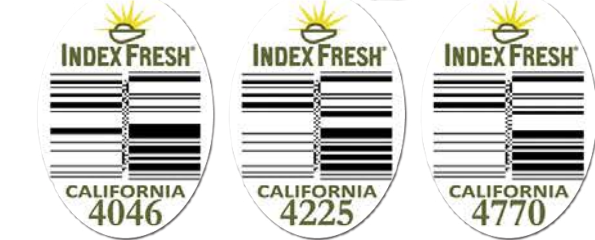


MATURITY RELEASE DATES

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

All seminars are available on our website as well as YouTube and Vimeo





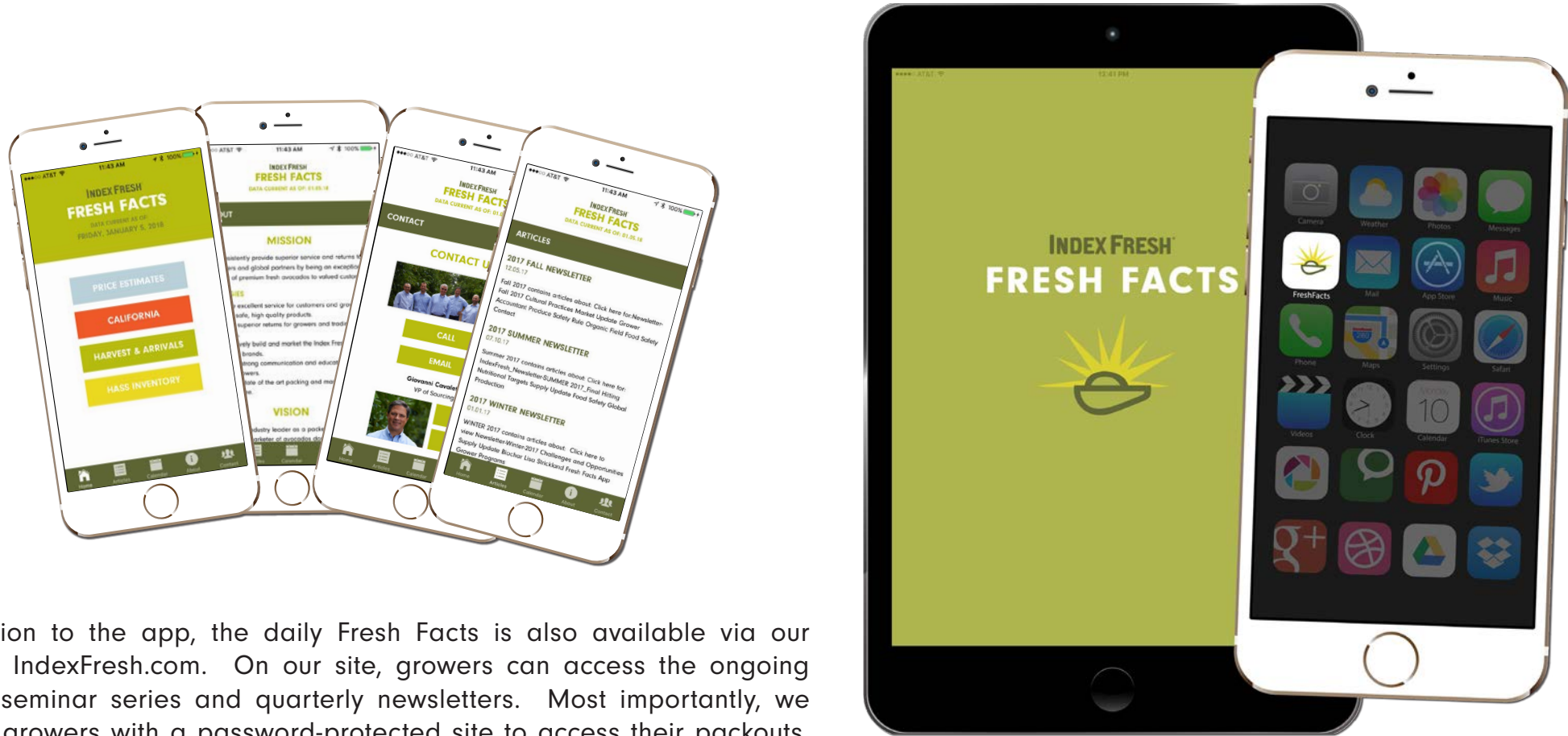
California Conventional Packaging



California Organic Packaging

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.

AVOCADOOR Deliveries

Index Fresh is proud to introduce Avocadoor.com

Avocadoor deliveries is designed to maximize grower returns by direct marketing avocados to the end user.

This is primarily done through personalized outreach to restaurant and convenience stores.

- Fresher fruit
- GEM options available during the summer months
- CA Avocados outside of the main markets throughout USA
- Easy online ordering for home delivery of consumer boxes for family and friends
- High-quality fruit received within 24-72 hours (depending on location)
- Personalized service
- Done by avocado experts

During the California season, we will be offering Hass and GEM avocados packed in consumer packs and delivered directly to the customer via our new website, www.avocadoor.com. This will provide consumers access to California fruit throughout the USA.



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.

FIELD Services

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.



Facebook.com/IndexFresh



@AvoTerra_By_IndexFresh



linkedin.com/company/Index-Fresh-inc

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

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



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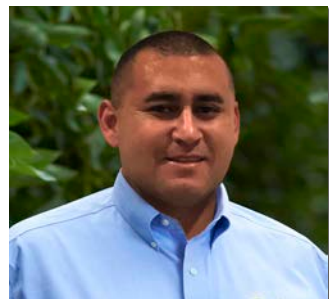
Region: Riverside,
Temecula, San Bernardino



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Field and Sales Marketing
AvocaDoor

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[®]

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APP: FreshFacts By Index Fresh



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