

Investing in
CALIFORNIA GROWERS
since 1914



Grower Programs

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:

Everyone at Index Fresh is excited for another season of handling the delicious fruit that you have worked hard to cultivate, grow, and harvest. We know that you rely on us to represent you well in the marketplace and we take that obligation very seriously. The packinghouse is ready to go, and our premium accounts are primed for a great California season! I would like to take the opportunity to outline the services and programs that Index Fresh is offering to California Growers this season:

1. A Field Staff dedicated to providing growers with both excellent field service and the best market information. This market information allows for strong short-term harvest decisions and seasonal harvest planning.
2. A proven track record of paying above-market returns and a grower payment model that provides the surety of a guaranteed price at the time of harvest while also allowing growers to reap the benefit of rising markets when they occur.
3. Strong conventional, organic, and export marketing programs.
4. Dedicated programs to continue to expand the GEM variety.
5. A volume rebate program triggered by total volume and designed to reward growers who provide Index Fresh with efficiencies in trucking and packing.
6. Hauling credits for growers who choose to arrange delivery of their own fruit.
7. An upgraded packinghouse with the latest fruit grading technology.
8. A Food Safety Coordinator to walk side by side with you through the process of GFSI GAP food safety certification.
9. Professional Agronomist services that provide a tailored cultural program specific to each Index Fresh grower's needs throughout the year.
10. The daily "Fresh Facts" provides comprehensive market information. Fresh Facts is available via email, on Index Fresh's website, and through the Index Fresh smartphone app.
11. Timely and accurate packouts, grade reports, and pool statements that can be accessed easily online.
12. Horticultural seminars that address the challenges and intricacies of avocado growing.
13. Marketing seminars that outline the important market forces that will impact the growing season allowing for clearer identification of the opportunities and challenges ahead.
14. The "Index Insider" newsletter that deals with cultural, marketing, and supply issues.

Detailed information regarding the above programs is provided in this booklet.

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

Best regards,

Steve Roodzant
President & CEO



WELCOME TO INDEX FRESH, INC.



Since 1914, Index Fresh has worked 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 year-long, not just "phoning it in" during the harvest season. In the fall, they work with growers to collect leaf samples to help determine 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.

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.

Whether the grower is interested in a price guaranty at the time of harvest, or is interested in benefitting from market upside when it occurs, the Index Fresh grower payment model incorporates both of these features. Fruit is pooled weekly and the company guarantees to pay a minimum of the bottom end of the low quote for that week as protection in declining markets. In rising markets, the company will pay in excess of the quote range if pool funds allow, enabling the grower to experience the upside benefit. This model allows Index Fresh to achieve its stated mission of providing superior service and returns to our growers.

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 109 YEARS OF PACKING

PLANTING THE SEEDS

At Index Fresh, we are entering our 109th year of packing. We first opened as a citrus packing house in Southern California and 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 1990s, 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 25 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.

RATE:
\$0.02 per pound

LOCATIONS:

Arroyo Grande
 2080 Los Berros Road
 Arroyo Grande, CA 93420

Bloomington
 18184 Slover Ave.
 Bloomington, CA 92316

Oxnard / Ventura
 162 Montgomery Ave.
 Oxnard, CA 93036

Temecula
 28061 Diaz Road
 Temecula, CA 92590



G.A.P. ASSISTANCE PROGRAM



GAP

In the spirit of continuous improvements in the food safety sector and the industry's push for high food safety standards, Index Fresh has implemented internal assistance to help you through the compliance process. Since 2016, Lisa Strickland has been assisting Index Fresh growers to navigate their food safety programs. With over 15 years of experience, Lisa is now an integral component in the food safety process and in achieving Global Food Safety Initiative (GFSI) certification.

In order to keep up with retailers' food safety requirements, and work towards 100% GAP certification, Index Fresh has adopted an internal grower **Risk Assessment**. For growers who have not obtained a third party audit, the Risk Assessment is an easy step toward this goal. The Risk Assessment should be completed prior to the start of the harvest season.

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 "the day of" support. Post-audit services may include assistance in 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 in GEM avocados since the introduction of the variety. Over the first four seasons of marketing GEM, 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. Now entering our seventh year, Index Fresh sees the GEM as a long-term complement to the avocado category.

GEM SUPPLY

As GEM volume continues to increase every year, its popularity and retail buy-in will also continue to expand. Exclusive retailers can offer GEMs to their customers as this exciting new variety continues to gain supply and demand.

Currently making up less than 5% of the California crop, the GEM looks to be a promising fixture in the avocado market as more trees are planted yearly. GEM production is expected to surpass all other avocado varieties aside from Hass within the next five years.

FOODSERVICE 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 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.

FOODSERVICE 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.



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 pre-season 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.

CULTURAL AND MARKETING INFORMATION



AGRONOMIST SERVICE

SERVICES

In 2018, Index Fresh incorporated the professional Agronomist services of Gerardo Aldunate as one of our signature grower programs. With over 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, our 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-based 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 growers face 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.



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 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 aid throughout the GAP process. Beginning with a Risk 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 reliable resources 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.

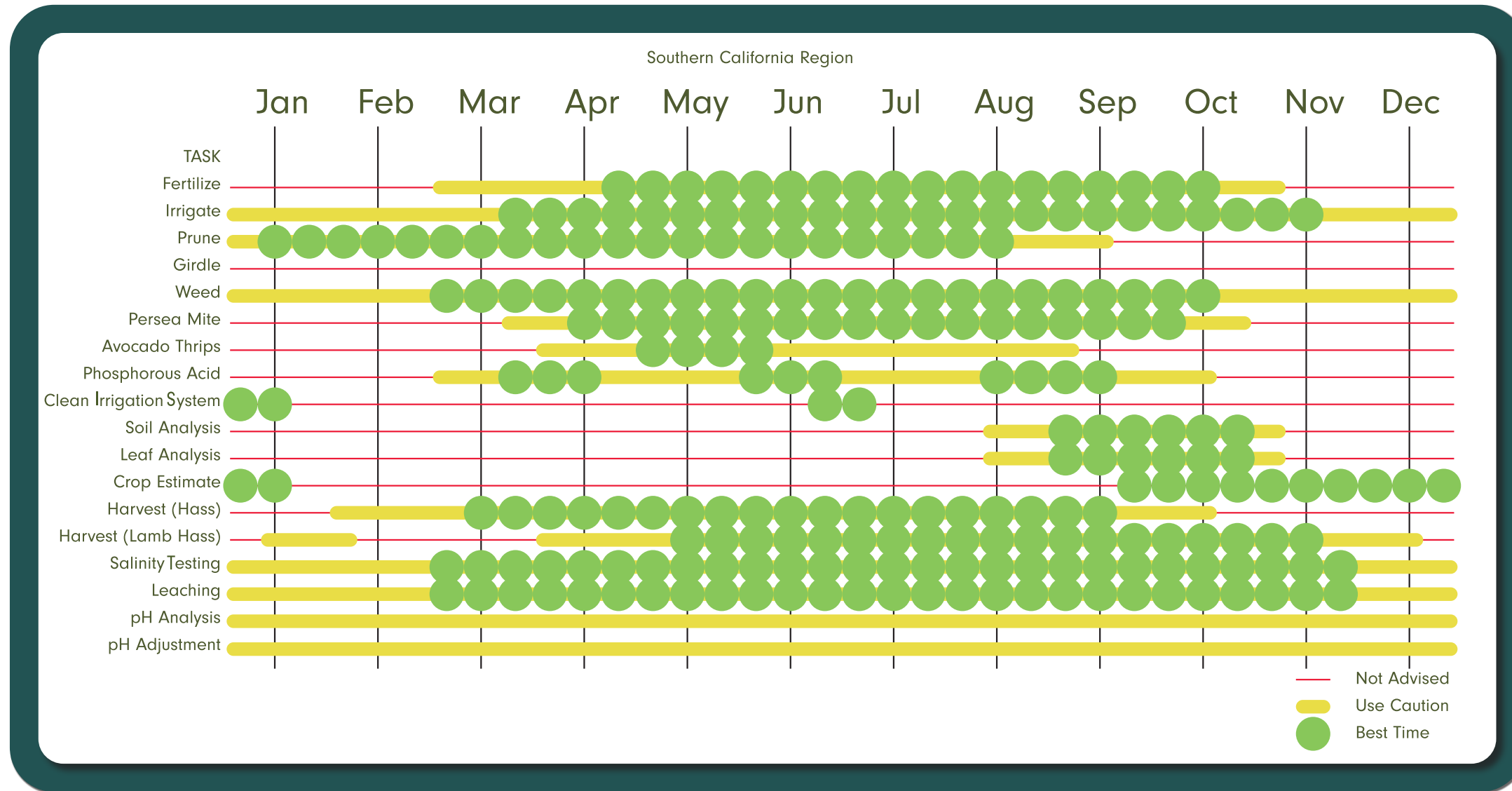
We work with the grower community to identify issues and topics related to avocado cultivation. The ongoing cultural seminar series and the quarterly newsletters are two programs that we utilize to provide the most up-to-date, accurate, and actionable information. On a regular basis, the Index Fresh 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 help with 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.

TASK SCHEDULER



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

SEMINARS & MARKETING

SEMINAR SERIES

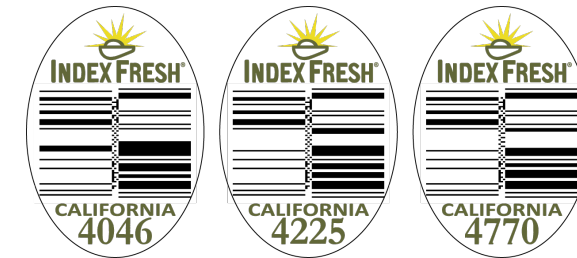
Index Fresh provides an ongoing cultural seminar series on critical avocado topics, with over 20+ seminars currently available on our website, YouTube, and Vimeo.

- 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
 - 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
- 2021
 - 24 - Calculating Irrigation Demand & Wind Breaks
 - 25 - Good Practices for Avocado Production
- 2023
 - 26 - Spring Cultural Tips & Irrigation Automation and Technology



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

CALIFORNIA PACKAGING



California Conventional Packaging



California Organic Packaging

E-SERVICES

APP AND WEBSITE FOR GROWERS

Access the password-protected, **FRESH FACTS** daily report as well as industry information at your fingertips with your smartphone or tablet. Download the "Fresh Facts By Index Fresh" app in the Apple store or Google Play Network.

Grower records are now available at a touch of a button! One exciting new change is the addition of our newly updated, grower portal. Via this portal, our growers can easily access financial and production information such as packouts, pool payments, year-end statements, and our daily Fresh Facts via a password-protected site. We offer easy-to-use reports that can be downloaded in either PDF or Excel format. Outside of our portal on the main website, Indexfresh.com, we feature our upcoming and past cultural seminars, newsletters, and calendar of events, which can also be accessed via our App.



AVOCADOOR DELIVERIES



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 restaurants and convenience stores.

- Fresher fruit
- GEM options available during the summer months
- CA Avocados outside of the main markets throughout the 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.



Large 6 Count Avocados

AVOCADOOR DELIVERIES



Jumbo 5 Count Avocados

AVOCADOOR DELIVERIES



Small 8 Count Avocados

AVOCADOOR DELIVERIES



Mini 12 Count Avocados

AVOCADOOR DELIVERIES

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



**STEVE
ROODZANT**
President CEO

sroodzant@indexfresh.com
Office: (909) 877-0999
Mobile: (661) 301-0534



**KEITH
BLANCHARD**
California Field
Manager

kblanchard@indexfresh.com
Mobile: (760) 514-7734

Region: All areas



BAILEY DIIIOIA
Field
Representative

bdiiioia@indexfresh.com
Mobile: (805) 570-9720

Region: Ventura



**GIUSEPPE
BONFIGLIO**
Field Representative

gbonfiglio@indexfresh.com
Mobile: (805) 341-3059

Region: Santa Barbara, San Luis
Obispo



JOSE AVINA
Field
Representative

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

Region: Riverside,
Temecula, San Bernardino



**MAURICIO
JIMENEZ**
Field
Representative

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

Region: Ventura



**LISA
STRICKLAND**
Field Food Safety

lstrickland@indexfresh.com
Mobile: (951) 315-8785

Region: All areas



**SOFIA
CASTELLANOS**
Marketing & Advertising
Manager

scastellanos@indexfresh.com
Mobile: (909) 213-9517

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[®]

PACKINGHOUSE: 18184 Slover Ave.
Bloomington, CA 92316

MAIN OFFICE: 1250 Corona Pointe Court
Suite 401
Corona, CA 92879



TELEPHONE: (800) 352-6931

WEBPAGE: www.IndexFresh.com

APP: FreshFacts By Index Fresh