



EMPLOYEE BENEFITS

The following information is a summary of the benefit programs available to employees. While Mid-West Fertilizer expects to continue the plans as described, the Company reserves the rights to change, amend, or terminate the plans at any time.

GROUP HEALTH INSURANCE

On the first day of the month following sixty (60) days of continuous employment, you may begin participating in the Company's Group Hospital and Surgical Plan. Details of the plan will be given out at the beginning of employment and these plan details control the benefit plan.

GROUP LIFE INSURANCE

Term group life insurance coverage is available to new employees on January 1 each year following ninety (90) days of employment. Details of the plan will be given out at the beginning of employment and these plan details control the benefit plan.

401-K PLAN

After one (1) year minimum service and one thousand (1000) hours worked, employees who are twenty and a half (20.5) years old may enroll in the 401-K plan on January one (1) of each year.

VACATION

Vacations are calculated from January 1 to December 31. No vacation will be granted until an employee has worked one (1) full continual calendar year. All employees shall accrue vacation days as follows:

- | Continuous Employment | Annual Accrual |
|--------------------------------------|-----------------------|
| • 1 st Full Calendar Year | 5 Work days |
| • 2 nd Through 10 years | 10 Work days |
| • 11 Through 19 Years | 12 Work days |

- 20 Through Subsequent Years 15 Work days

SICK LEAVE

The Company will provide paid sick leave benefits for employees who are absent from work due to illness, pregnancy, or injury. After ninety (90) days of continuous employment employees begin to accrue sick leave which can be used the next calendar year. Sick leave is earned according to the following schedule and is calculated from January through December 31.

- **For Hourly Employees**
- Continuous Employment Annual Accrual
- 1st Calendar Year 3 Work days
- 2nd and Subsequent Years 6 Work days

- **For Salary Employees**
- Continuous Employment Annual Accrual
- 1st and subsequent Years 6 Work days

PAID HOLIDAYS

Mid-West Fertilizer observes the following six (6) paid holidays each year. New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

All subject to change without notice.