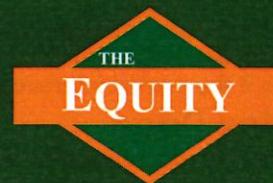


Marketing isn't about
guessing right —
it's about
NOT GUESSING WRONG.

CONTRACT STRATEGY



Questions?



Horace: 217-269-2841

Martinsville: 217-382-4158

Effingham: 217-342-4101



<https://www.theequity.com/grain#contract-strategies>



Easy



Seasonal Average Pool

A contract to sell grain that establishes price in a window that historical seasonal tendencies are typically the highest.

Grower Choice Average

This contract averages the daily futures settlement prices for a selected futures month during the pricing period you choose. It helps add discipline to your marketing plan by capturing the market each day throughout the period, while still giving you the flexibility to price out anytime during the averaging window.

Average Target Price

Market grain with a target price of your choice.

HTA- Hedge to Arrive

A contract to sell grain that establishes a futures only price with basis to be established at a later date.

Minimum Price

A contract to sell grain that establishes a minimum price while offering the flexibility to capture unlimited upside opportunity if the market improves.

Min/ Max Price

A contract to sell grain that establishes a minimum price and a maximum price while offering the flexibility to capture limited upside opportunity if the market improves.

Premium Offer

A contract to sell grain that establishes a cash price in a nearby delivery period at a premium in return for a firm offer to sell grain in a deferred period.

Equity Pivot Price

This contract allows producers to price grain upfront while still participating penny-for-penny in futures market movements up or down.

Premium Offer Plus (1x2)

This contract allows producers to price grain upfront while still participating penny-for-penny in futures market movements up or down.

Go Edge+

A contract to sell grain that establishes a sales price above the current futures value, and it provides the potential to double the contracted bushels if futures prices are above a specified price when the contract expires.

Hard



Why A Solid Contract Strategy Matters

Markets move fast - emotions move faster.

- ✓ Avoid **panic selling**
- ✓ Lock in profit, not just price
- ✓ Spread risk across **multiple tools**
- ✓ Make **decisions** before emotions take over

“A plan makes the market work for you, not the other way around.”

What a Good Strategy ISN'T:

- ✗ Guessing market highs
- ✗ Complicated guesswork

Our goal is to build a strategy you understand - with no pressure or gimmicks.



P.O. Box 488
201 W. Roadway Ave.
Effingham, IL 62401

Phone: (217) 342-4101
Toll Free: (800) 223-1337

2026 Average Pricing Program

Grain marketing can often feel frustrating. Producers often find themselves selling grain to meet cash flow needs, rather than being satisfied with the price. If that sounds familiar, you may want to consider a marketing program that is being offered again this year by The Equity for the 2026 new crop corn and soybeans.

The Average Pricing Program is designed to remove emotions from grain marketing, while improving the probability of achieving profitable pricing outcomes, based on historical seasonal trends. This program utilizes a disciplined approach by spreading sales over time. Specifically, it consists of 12 incremental forward sales executed during a certain pricing window. The contracted grain is scheduled for delivery in Fall 2026 and/or January 2027. The Average Pricing Program is structured to take advantage of seasonal tendencies. During the spring planting window, futures prices generally strengthen, while prices typically soften later in the year, as crop size becomes more certain heading into harvest.

As a producer, you manage significant uncertainty on the production side—weather variability, planting delays, and growing conditions. Adding marketing uncertainty on top of that can increase stress and lead to reactive decision-making. Historically, the highest prices for December corn and November soybeans tends to occur between March and June. While timing can vary year to year, this period often includes a “weather premium” as the market responds to planting conditions and crop uncertainty.

This year, the Average Pricing Program will run from April 1st to June 17th, spanning 12 weeks. Historically, this period has offered better pricing opportunities compared to waiting until the fall. Here’s how it works: Suppose you commit to 2,400 bushels for Fall 2026 delivery under the Average Price Program. The 2,400 bushels are divided by 12, meaning 200 bushels per week. Each Wednesday during the pricing window, 200 bushels will be priced according to the Fall 2026 bid we post after the Chicago Board of Trade closes. At the end of the 12-week period, the 2,400 bushels are combined into one Forward Price Contract, with the final price being the average of all 12 weekly prices.

How does this contract work?

1. There is a minimum of 600 bushels (50 bushels each of the 12 weeks)
2. The weekly contracted bushels will be 1/12th of the bushels offered in this contract.
3. Sales will be made at the closing bid for each Wednesday during the contract time period (April 1st – June 17th)
 - a. Fall 2026 Cash Delivery – will be the New Crop 2026 Corn or Soybean Bid
 - b. Fall 2026 HTA – Will be the close of Dec 2026(corn) or Nov 2026(Beans) Futures Bid
 - c. January 2027 cash delivery – will be the January 2027 Corn or Soybean Bid
 - d. January 2027 HTA -- will be the close of March 27(Corn) and January 27 (Beans) Futures
4. There will be a 3¢ fee on corn HTA’s and a 6¢ fee on bean HTA’s.



GRAIN



P.O. Box 488
201 W. Roadway Ave.
Effingham, IL 62401

Phone: (217) 342-4101
Toll Free: (800) 223-1337

- 5. There is NO fee for forward cash contracts for the program.
6. No sales will be made if the price is below the loan rate.
7. If the price were to drop below loan rate and rise in the next week the bushels sold would be the total of two weeks.
8. At the end of the price discovery period (April 1st - June 17th) a forward price contract will be created for the total quantity and the weighted average price of the 12 weeks.
9. The last day to sign up for the 2026 Average Price Program is March 31st, 2026.

Past 10 year Corn Seasonal Graph





P.O. Box 488
201 W. Roadway Ave.
Effingham, IL 62401

Phone: (217) 342-4101
Toll Free: (800) 223-1337
Fax: (217) 347-7801

“Average Pricing Program 2026”

Seller: _____

Date: _____

Delivery Location (Check one) Strasburg Effingham Horace Martinsville
 Snyder Westfield

CORN		SOYBEANS	
Delivery Period	Bushels to be Sold	Delivery Period	Bushels to be Sold
Fall 2026 Cash Contract (No fee) <small>(Sept 1 through Oct 31, 2026)</small>		Fall 2026 Cash Contract (No fee) <small>(Sept 1 through Oct 31, 2026)</small>	
Fall 2026 HTA Contract (3¢ fee)		Fall 2026 HTA Contract (6¢ fee)	
January 2027 Cash Contract (No Fee) <small>(Jan 1 through Jan 31, 2027)</small>		January 2027 Cash Contract (No Fee) <small>(Jan 1 through Jan 31, 2027)</small>	
January 2027 HTA Contract (3¢ fee) <small>(March 2027 futures)</small>		January 2027 HTA Contract (6¢ fee) <small>(January 2027 futures)</small>	

Price to be established by following formula.

The Equity agrees to price the above bushels in **12** equal quantities from April 1st, 2026, to June 17th, 2026. Pricing will take place each Wednesday at the close of trading.

Please Return by March 31st, 2026. That is the LAST day to sign up for the program.

Date: _____

Date: _____

“Seller”

“Buyer”–
Effingham Equity