

NOTICE REGARDING WELLNESS PROGRAM

The Bunge Wellness Program (the "Wellness Program") is a voluntary wellness program made available to all employees through Bunge's wellness program vendor Propel. The Wellness Program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the Wellness Program you will be asked to complete a voluntary health risk assessment or "HRA" (which may also be referred to as a Wellbeing Assessment) that asks a series of questions about your health-related activities and behaviors and may inquire as to whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test for glucose, total cholesterol and High-Density Lipoprotein (HDL) cholesterol. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive of up to \$200 via a gift card for select retailers for completing eligible activities.

Although you are not required to complete the HRA or participate in the biometric screening, only employees who complete the HRA will be eligible to receive the financial incentive. Employees will receive an incentive of \$25 for completion of the HRA. Additional incentive amounts can be earned by participating in a range of other wellness activities, including biometric health screenings, employee challenges, preventive exams and self-reported physical activity. The total incentive maximum is \$200 for the program year.

If you are unable to participate in any of the health-related activities, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting TarAnn Barrett at (314) 292-2684.

The information from your HRA and the results from your biometric screening will be used by Propel to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the Wellness Program. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although Propel and Bunge may use aggregate information collected to design a program based on identified

health risks in the workplace, Propel will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the Wellness Program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the Wellness Program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the Wellness Program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the Wellness Program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the Wellness Program will abide by the same confidentiality requirements. The only individuals who will receive your personally identifiable health information are the doctors, nurses and other health care providers involved with your care in order to provide you with services under the wellness program.

In addition, all medical information obtained through the Wellness Program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you promptly.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the Wellness Program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact TarAnn Barrett at (314) 292-2684.