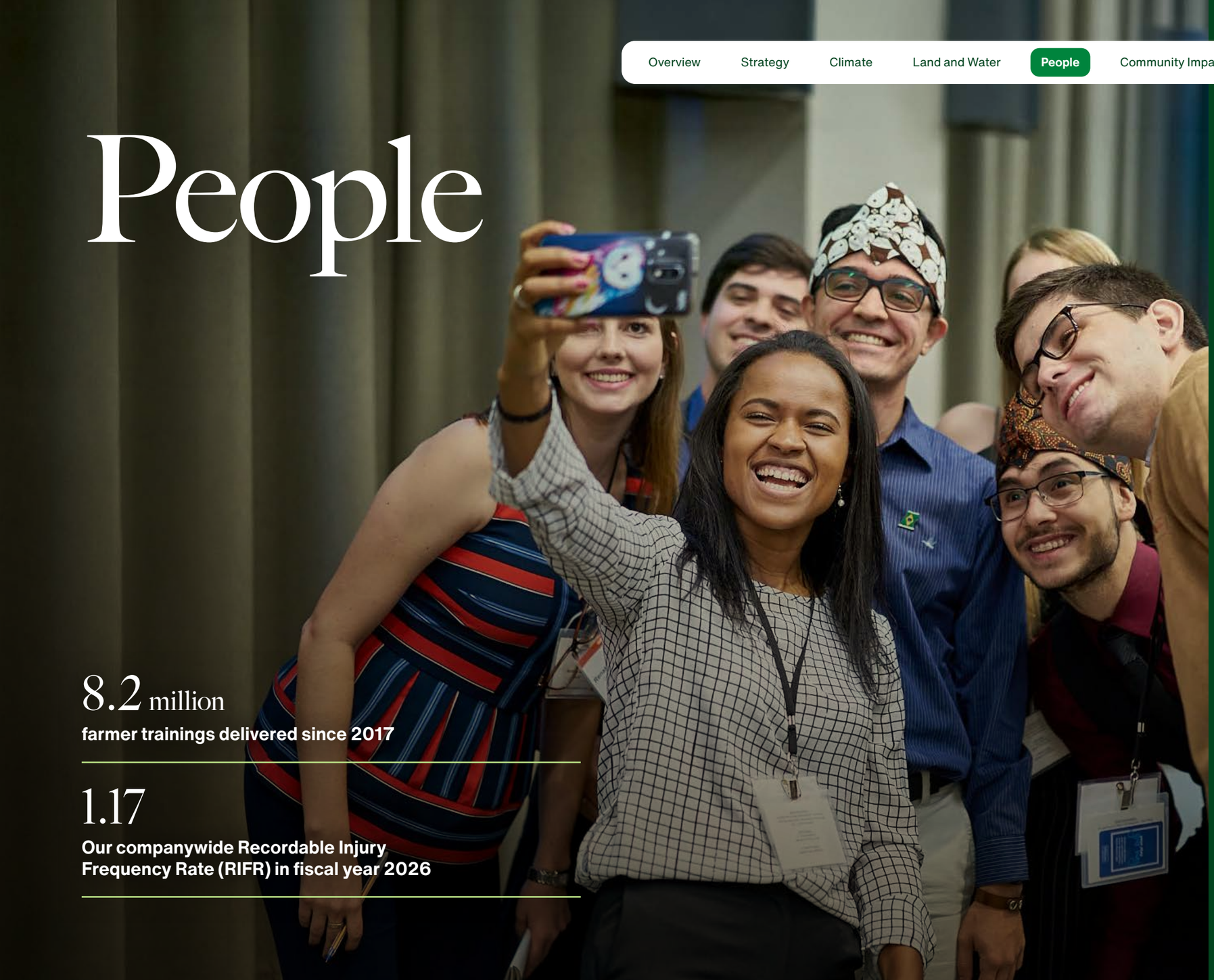
People



8.2 million
farmer trainings delivered since 2017

1.17
Our companywide Recordable Injury Frequency Rate (RIFR) in fiscal year 2026

OUR APPROACH

At Cargill, we are powered by people — from the employees who run our operations to the farmers and suppliers who help grow, make, and move food; the customers we serve; and the communities where we live and work. We focus on health and safety, employee growth and well-being, respect for human rights, and farmer livelihoods. Together, this work supports safer operations, responsible sourcing, and more resilient supply chains for our customers and partners.

"Our people are the reason we can tackle some of the world's most important challenges. When individuals have opportunities to grow, contribute and do meaningful work, they create better outcomes for our customers, our communities, and each other."

Stephanie Lundquist
Executive Vice President and
Chief Human Resources Officer
Cargill

Health and safety

We are committed to protecting the health and safety of our employees and contractors with the goal that everyone working on Cargill's behalf returns home safely each day. We support this commitment through global Environment, Health and Safety (EHS) policies aligned with applicable regulatory requirements, a risk-based approach, and tools and technologies designed to help protect our teams. Leaders across the company are accountable for safety performance, which is regularly reviewed at multiple levels of the business.

Keeping our people safe

Our risk-based approach to workplace health and safety is delivering sustained progress in protecting our people and operations. To maintain this progress, we continue to evolve our safety strategy through data-driven analysis. We use systematic planning to identify critical work risks and implement robust controls to ensure safe work execution. We also work to empower employees and contractors to speak up and act when they observe potentially unsafe situations or conditions.

This focus has contributed to continued improvement in our recordable injury frequency rate (RIFR) and the lowest serious injury and fatality (SIF) rate in Cargill's reporting history.

0.05

Cargill's FY26 SIF rate[25] represents the lowest level in our reporting history

Recordable injury frequency rate (RIFR)

In fiscal year 2026, our ergonomics and musculoskeletal disorder (MSD) prevention efforts contributed to our improved reportable injury performance by addressing common sources of workplace injury.

For example, in Cargill's Food North America business, the occurrence of MSD injuries have declined year over year, with a 31% reduction in reportable MSDs, approximately 200 fewer injuries, and a 24% decrease in the ergonomics recordable frequency rate (eRFR), reflecting the impact of focused prevention efforts. These are examples of how strategic, risk-based programs are contributing to our improved safety performance.

Serious injury and fatality (SIF) rate

Reflecting more than 20 years of focused efforts, Cargill has made sustained progress in reducing serious injuries and fatalities. In fiscal year 2026, our SIF rate was 0.05, the lowest level achieved in Cargill's reporting history.

Project LIFEGUARD is one example of our strategy evolution where our team used data to simplify EHS systems by reducing duplication, removing complexity, and sharpening focus on high-risk activities and critical controls. By shifting from a compliance-heavy model to a more practical, risk-based approach, the team improved execution by making safety processes more focused, clearer, and easier to apply. After seven years of largely stagnant safety performance in our Agriculture and Trading North America business, this work contributed to a 50% reduction in injury severity, measured by SIF potential, this year.

1.17

Our companywide RIFR[26] in fiscal year 2026

Protecting what matters: Reducing exposure to critical risks

Cargill continues to use technology to strengthen health and safety controls and reduce employee exposure to high-risk environments. For example, drones are being used to conduct inspection checks in confined spaces, reducing the need for employees to enter areas that may present risks such as low oxygen levels, toxic atmospheres, or structural hazards. Where feasible, using drones for these inspections helps remove people from higher-risk tasks while still supporting safe, effective maintenance and monitoring.

In Honduras and Nicaragua, Cargill is piloting in-vehicle technology powered by artificial intelligence (AI) across our fleet to help detect and intervene in real time on distracted driving and driver fatigue — both well-documented risk factors for road traffic crashes and fatalities according to the World Health Organization[27] and Centers for Disease Control and Prevention.[28] The system provides in-cab alerts and fleet-level data that support targeted coaching and promote safer driving behaviors.

[25] Based on ASTM E2920 and National Safety Council guidance, a serious injury or fatality (SIF) refers to an incident resulting in fatal, life-threatening, or life-altering consequences.

[26] As defined by the U.S. Occupational Safety and Health Administration, the recordable injury frequency rate (RIFR) measures total recordable injuries per 200,000 hours worked. This metric at Cargill includes all injuries, not just those that result in lost workdays.

[27] Source: **World Health Organization**.

[28] Source: **The Centers for Disease Control and Prevention**.

Workforce

An engaged workforce strengthens how Cargill serves customers and contributes to the communities where we live and work. We focus on creating a workplace where employees can build skills, access opportunities, and feel a sense of belonging.

Life at Cargill: What our culture looks like

Creating pathways for current and future talent

We aim to create a workplace where employees feel supported, connected, and able to contribute to their full potential. This focus helps us strengthen engagement, attract and retain skilled talent, and support our teams' growth and development to meet evolving customer and business needs.

One example is our new Atlanta office hub in the U.S., where we are hiring more than 400 highly skilled technology and engineering professionals, drawing from the region's deep talent ecosystem, including experienced technologists, leading companies, and university pipelines. Fully built out in 2025, the office supports teams who are developing digital, analytics, and AI solutions that can help Cargill better serve our customers and strengthen operations across our businesses. Additionally, we are on track toward our targeted growth in Atlanta, having filled approximately 60% of the 400 anticipated positions to date.

We also are making it easier for employees to get answers to work questions — from onboarding to expense reporting — with CargillNow, a digital platform available in 11 languages that serves as a single point of entry for a range of tasks. Now in phased deployment for access from a laptop or mobile device, CargillNow lets employees update personal information, view a paycheck, or get help with a technology issue in one spot.

Additionally, we invest in programs that help develop future talent. For example, our Thriving Communities program in Brazil piloted a youth workforce development model in 2025, continuing the program this year. The program offers structured professional training to young adults ages 17 to 24 across 12 municipalities where we operate, covering digital literacy, communication, teamwork, problem-solving, responsibility and ethics, and other workplace skills. By the end of 2025, more than 2,000 young people had participated, and Cargill facilities in Brazil had hired 15 employees through the program. The training has also helped participants access employment opportunities across the broader job market, supporting their transition into the workforce.



Building inclusion and engagement across Cargill

We embed inclusion into our HR practices at all levels, and employees tell us they can see the difference — with engagement and inclusion index scores above the average of Fortune 100 companies.[29]

- Our hiring practices include diverse selection panels and training to help make hiring, feedback, and promotion processes more inclusive.
- Our employee engagement practices enhance belonging by regularly listening to what matters to our employees and managers, and empowering them with resources to consistently live our values and behaviors.
- We integrate bias checks in annual HR processes to prompt reflection and accountability in critical decision-making moments like performance reviews and succession planning.
- Our leadership development programs help leaders create inclusive environments for employees.

86%

of employees have positive levels of engagement

Fortune 100 average is 82%[29]

80%

of employees agree that we are creating an inclusive workplace

Fortune 100 average is 75%[29]

[29] Fortune 100 comparisons reflect the results of the 27 Fortune 100 companies that are part of Perceptyx's client base. Perceptyx is a third-party vendor that manages Cargill's employee engagement survey.

Training and development

Cargill invests in employee development to help our people build skills, grow their careers, and support the needs of a changing business, while also training our people leaders on how to create an engaging and inclusive environment.

One area of deepening focus for Cargill is equipping our teams with continuous improvement methods and tools. This allows the people closest to the work to raise the bar on how we operate while giving them important leadership experience. This year, we standardized our curriculum for continuous improvement training across the company, and more than 1,000 participations in the training.

To give our employees skills and experience with the latest technologies, we are also focused on training for AI tools. Through interactive learning sessions, more than 15,000 people participated in sessions that increased employees' hands-on experience with generative AI platforms — including how to use them safely and responsibly (see more on Cargill's responsible use of AI on **page 45**).

Effective leadership is crucial to our teams' success. That's why we've continued to deploy our Cargill Leadership Academy programs at different levels of the organization. For example, Leading for Growth is a course aimed at vice presidents across the company, providing them with both core leadership development and focused learning on strategy execution, change management, and AI use. In total during the fiscal year, more than 2,700 people leaders participated in the Cargill Leadership Academy.

1.1 million
total hours of training for employees

1,000+
employees trained on continuous improvement practices

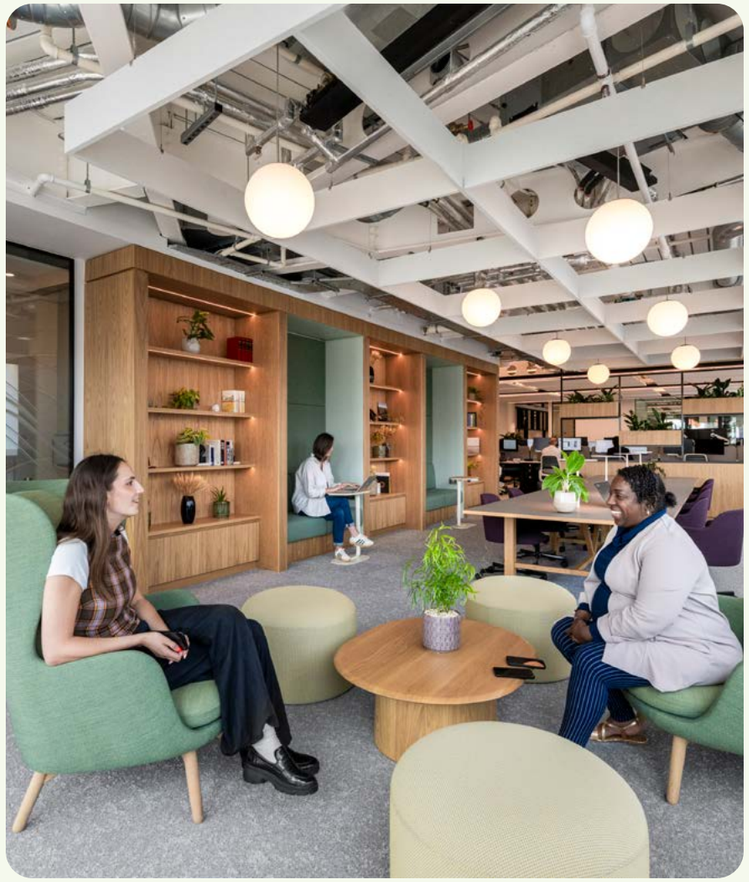
15,000+
people participated in generative AI training sessions

2,700
people leaders trained in the Cargill Leadership Academy



Well-being

Cargill works to provide equitable, flexible, and inclusive benefits and well-being offerings that meet the diverse and evolving needs of our employees. The wide variety of programs are intended to help employees care for themselves and their loved ones, face unexpected challenges, and support long-term well-being.



Our benefits

Physical well-being

A holistic approach to physical well-being helps employees and their families stay healthy, prevent illness, and access the care they need. In addition to our commitment to protecting the health and safety of our employees while they work (see **page 32**), Cargill provides employees and their families with access to healthcare and preventive services that support a range of health and well-being needs across different life stages.

Mental well-being

A focus on mental well-being helps employees ensure their families navigate life's challenges with timely access to mental health support when they need it. This support is available through our enhanced global Employee Assistance Program (EAP) services, which provide counseling, life coaching, stress management, legal referrals, and more. In May 2026, Cargill's Mental Health Awareness Month campaign, *More Good Days Together*, encouraged employees to reflect on what boosts their mental health and overall well-being.

Financial well-being

We support employees' financial well-being by helping them build financial security, plan for the future, and navigate unexpected challenges. This includes competitive pay and benefits, resources that help employees make informed financial decisions, and assistance during times of personal crisis or disaster. We continue to evaluate and adapt our total rewards practices as employees' needs and expectations evolve — including our approach to a living wage, which we reevaluate by location each year.

Cargill has taken a structured approach to living wage as part of our broader focus on competitive, fair, and equitable compensation. Working with external experts, we have developed a consistent method for defining and maintaining living wage rates across our locations, based on the income required to cover essential needs such as food, housing, healthcare, education, and transportation. This includes reviewing pay programs, identifying and closing gaps where needed, and integrating living wage considerations into key compensation processes, such as hiring, mergers and acquisitions, union negotiations, and annual compensation planning.

Social well-being

We promote social well-being by fostering meaningful connections, flexibility, and belonging both at work and in our communities. We provide employees time to rest and recharge, flexible options to manage day-to-day responsibilities, and opportunities for recognition through both global and local programs. Employees can also use paid volunteer time off to support the communities where they live and work. This contributed to the more than 50,000 global employee and alumni volunteer hours last year.

Human rights

Cargill works to respect the human rights of people whose lives and livelihoods are connected to our business — across our operations, supply chains, and the communities where we live and work. We are a signatory of the U.N. Global Compact, and our approach to human rights is guided by internationally recognized standards and frameworks.[30] This approach is supported by Cargill's **Human Rights Policy**, our **Code of Conduct** and **Supplier Code of Conduct**, and our **Human Rights and Environmental Due Diligence Policy**, which outlines our broader process for identifying and managing human rights and environmental risks.

Our human rights due diligence efforts are designed to help identify, assess, manage, and address potential and actual human rights risks across our business and value chains. In countries and value chains that present heightened or systemic risks, including risks related to child labor and forced labor, we use tools such as digital analytics, field assessments, and targeted training to identify concerns, support appropriate escalation, and help guide mitigation or remediation actions. For more information on our Human Rights and Environmental Due Diligence Process, see our **Responsible Business** chapter.

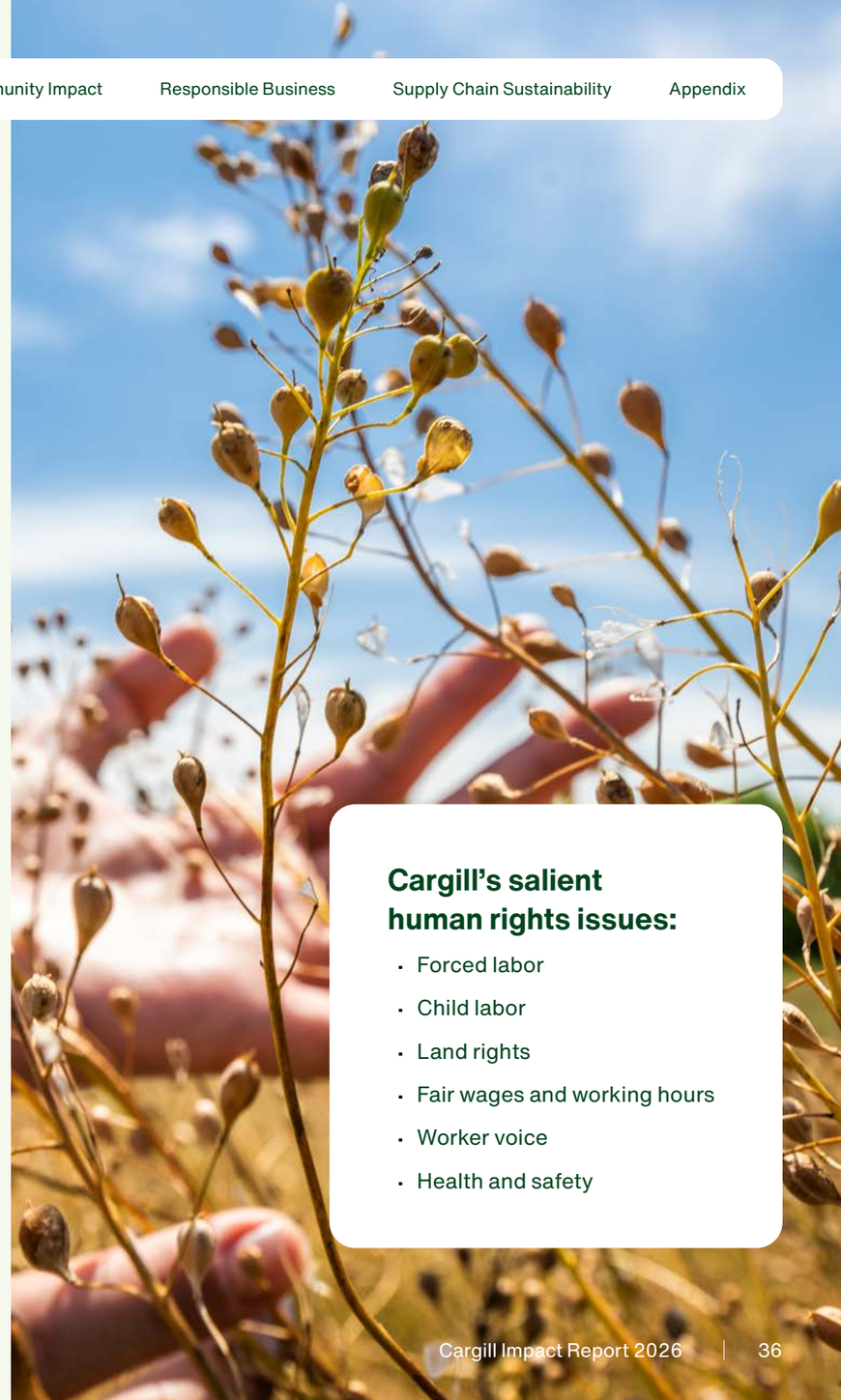
Preventing and remediating child labor

We work to identify, remediate, and prevent child labor risks in our operations and supply chains through risk-based due diligence systems and partnerships. We also support programs that address underlying risk factors — including improving access to education, economic opportunity, and safe pathways from school to decent work.

In the Philippines, Cargill has worked with several partners to help protect children in the coconut oil supply chain. Together, we set up a child labor monitoring system in partnership with local governments and communities to help identify children at risk and refer cases for appropriate support and remediation. The partnership's work to improve household income and access to education, as well as other forms of community support, also helps build resilience to economic pressures that can contribute to child labor risks.

Near our protein operations in the U.S. states of Kansas and Virginia, Cargill works with The Centre for Child Rights and Business and local partners to support youth development programs that help young people build skills, understand their rights at work, and stay connected to education. The pilot programs are designed to provide structured, age-appropriate work experience in the community, mentorship, and continued education support — helping reduce the risk that vulnerable youth enter hazardous work or jobs that could interfere with their education.

In Kansas, the program enrolled its first local youth apprentice in early 2026, combining part-time work experience with community college training in industrial maintenance. Local partners also trained 450 youth on their workplace rights. Similar efforts are underway in Virginia where youths have been placed at two local employers and have been offered full-time jobs upon completion of their work experience program.



Cargill's salient human rights issues:

- Forced labor
- Child labor
- Land rights
- Fair wages and working hours
- Worker voice
- Health and safety

[30] These standards and frameworks include the U.N. Guiding Principles on Business and Human Rights, the International Bill of Human Rights, and the International Labour Organization's Fundamental Principles and Rights at Work.

Farmer livelihoods

Our goal:

To provide training on sustainable agricultural practices and improve access to markets for 10 million farmers by 2030



Farmers are at the heart of agriculture and food production. Their success supports stronger agricultural supply chains and helps nourish communities around the world. Cargill works with farmers through a range of programs and partnerships, including:

Building farm resilience

We help farmers build resilience through regenerative agriculture, agronomic training, technical resources, and livestock management practices that support animal performance, health, and welfare. These efforts can help farmers adapt to climate change, market shifts, and other disruptions.

Improving market access and economic opportunity

We support farmers, especially small- and medium-sized producers, by helping expand income opportunities, strengthen farmer organizations and cooperatives, and improve access to finance and markets.

Expanding opportunities for women farmers and entrepreneurs

We partner on programs that help women farmers and entrepreneurs access training, resources, markets, and leadership opportunities that can strengthen household incomes, local businesses, and communities.



IN PRACTICE Global

Supporting dairy farm efficiency through technical expertise

Through Herd Lifetime Productivity (HL+™), Cargill helps dairy farmers strengthen herd health, longevity, and milk production with practical support focused on calf and heifer management, nutrition formulation, and environmental conditions for milking cows. The program currently operates in Italy, Spain, Canada, and India, with pilots or commercial launches planned in additional markets. In fiscal year 2026, more than 200 farms worldwide participated in the program. Participating farmers can also use Cargill tools and resources to estimate potential efficiency gains for their operations.



PARTNERSHIP HIGHLIGHT Global

Improving livelihoods and nutrition through poultry

Launched in 2018, Hatching Hope is a global initiative co-created by Cargill and Heifer International and implemented in partnership with TechnoServe. This program aims to improve nutrition and economic livelihoods by expanding access to poultry production, training, inputs, market connections, and nutrition information, while raising awareness of poultry and eggs as sources of protein.

Highlights of the eight-year journey include:

- The program reached 43.3 million people since launch.
- In Kenya, One Acre Fund supported poultry entrepreneurs who raise chicks for purchase by local farmers. The farmers typically raise the chicks for home consumption of both eggs and meat, as well as onward sale to secondary farmers to generate income. A communications campaign also encouraged families to include eggs in the diets of pregnant women and children.
- In India, Heifer International worked to build backyard farmers' skills in poultry management and biosecurity. To create an enabling ecosystem for farmers, they also worked to strengthen farmer organizations, support veterinary and feed entrepreneurs, and build government partnerships.

As Cargill's sustainability strategy has evolved, we are prioritizing initiatives more closely connected to our supply chains and core business. In fiscal year 2026, Cargill decided to conclude formal involvement in Hatching Hope, while continuing to make remaining grant disbursements so local implementation partners can complete their work.

The progress and lessons from Hatching Hope will continue to inform how we work with partners to support farmer livelihoods, market access, and food security through programs connected to Cargill's operations, supply chains, and sourcing communities.



IN PRACTICE Global

Helping farming communities build economic resilience

For more than 65 years, Cargill and CARE have partnered with agricultural communities around the world. From September 2022 to August 2025, that partnership included PROSPER III — a three-year, $15.7 million initiative across 11 countries where Cargill operates. The program was designed to strengthen food security, expand farmers' ability to sell their products, advance women's economic empowerment, and build community resilience by addressing practical barriers that affect agricultural livelihoods. Cargill and CARE focused on these areas because we know that the livelihoods of farmers and the strength of local supply networks are deeply connected. When farmers can sell into broader markets, the benefits go beyond their local community. Consumers and other stakeholders worldwide also feel the impact.



Photo credit: CARE

Results of PROSPER III exceeded expectations, including:

- **More than 7 million people reached**, including nearly **3.95 million women.**
- **More than 62% of farmers** across participating communities reported increased household incomes, contributing to a **7.7% reduction** in households living below the national poverty line.
- **Nearly 2,000 community-led savings groups** mobilizing more than **$7.6 million in savings** and distributing close to **$4.9 million in loans.**
- A **34.7% increase** in women's self-reported confidence in communication and negotiation skills, supporting greater participation in businesses, markets, and community decision-making.

PROSPER III taught us that lasting progress depends on whether communities can keep building long after a project ends. That's why Cargill and CARE are continuing our work together on PROSPER IV, which is currently underway. With a focus on West Africa and Central America, we are taking what we learned from PROSPER III and using those insights to develop lasting interventions based on specific community needs.



CONNECTING THE DOTS U.S. | France | Türkiye

Supporting farmer resilience alongside our customers

Farmers face different challenges depending on what they grow and where they operate. That's why Cargill works with customers and local partners to tailor our farmer-facing programs through a combination of financial incentives, agronomic guidance, digital tools, and training.

Our work with PepsiCo across the U.S., France, and Türkiye shows how this can look in practice. In each market, the collaboration is designed around local farmer conditions while aiming to support farmer resilience and shared sustainability priorities.

In the U.S., we are working with Practical Farmers of Iowa on **regenerative agriculture projects** that feed into PepsiCo's corn supply chains in Iowa and Nebraska. In 2025, approximately 280,000 acres were enrolled in PFI's cover crop cost-share program through our collaboration, which provides financial incentives to growers for implementing cover crops. In addition to supporting soil health and carbon sequestration, cover crops can help reduce nitrate loss from fields and support water quality.[31]

In France, a five-year collaboration among Cargill, PepsiCo, and cooperative La Tricherie is providing financial incentives and tailored agronomic support to help La Tricherie's growers implement cover cropping, reduced tillage, and precision fertilization. So far, 60 farmers have implemented regenerative practices on more than 3,580 hectares growing sunflower, corn, and canola.

In Türkiye, Cargill and PepsiCo are collaborating through the 1000 Farmers Endless Prosperity program to help farmers build resilience through regenerative agriculture practices, digital tools, and technical training. Launched in 2019 by Cargill, the broader program now reaches more than 7,000 corn, sunflower, canola, and olive producers across more than 100,000 hectares in 27 provinces. Farmer yields are up more than 20% on average since inception and profitability increased up to 39% in the 2024 to 2025 harvest period.

"When we build partnerships between farmers and the supply chains, we see practice adoption increase in a way that is beneficial to all parties. By planting cover crops we can improve soil health, which research shows increases the long-term productivity of that soil. This collaboration is a great example of what happens when you bring farmer experience, local knowledge, and supply-chain partners together."

Savanah Laur
Senior Farm Viability Manager, Practical Farmers of Iowa

[31] Source: Iowa Soybean Association.