

The or our affiliates
transmitted or made
available



The information contained in this presentation is confidential and shall be kept in strict confidence by you.

You hereby agree that by accepting a copy of this presentation you will be deemed to have agreed to keep all information in this presentation strictly confidential and not to disclose, reproduce or transmit such information for any purpose whatsoever. Each person accepting this presentation hereby agrees to return it, along with any copies, promptly upon request. Wheat Financial Services Group ("Wheat Financial") makes no expressed or implied representation or warranty as to the accuracy and completeness of the information in this presentation or any other information (communicated in written or oral form) regarding Wheat Financial or our affiliates transmitted or made available to you. Wheat Financial expressly disclaims any and all liability relating to, or resulting from, the use of this presentation or such other information which may be provided to you. Wheat Financial's securities have not been registered with, approved or disapproved by the U. S. Securities and Exchange Commission (SEC) or by any state or foreign securities commission.

The U. S. SEC or any state or foreign securities commission has not reviewed or passed upon the accuracy or adequacy of this presentation, nor has any independent person approved or disapproved the accuracy, truthfulness or completeness of the information contained in this presentation.

Any representation to the contrary is illegal. This presentation presents information concerning Wheat Financial and its affiliates as of the dates set forth on each page of the presentation. Wheat Financial Group has no obligation to update or revise this presentation following the dates hereof.

Certain materials in this presentation may constitute "forward looking statements" within the meaning of the federal securities laws. These forward looking statements involve Wheat Financial's plans, strategies and prospects, performance or achievements expressed or implied by these forward looking statements, known and unknown risks, uncertainties and other factors which may cause the actual results, many of which are beyond the control of Wheat Financial. Wheat Financial disclaims any obligation to provide updates or revisions in the forward looking statements contained herein to reflect any change in our expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based. This presentation does not constitute an offer to sell, or a solicitation of an offer to buy, any securities of Wheat Financial. Offers will only be made to accredited investors, as such term is defined in regulations under the Securities Act of 1933, as amended.