



Innovative Ag Services®

Growing Relationships to Maximize Success!®



2017 Annual Report



Message from the CEO and Board President

Rick Vaughan & Randy Blake



Thank You to all of our customers and members this past year for your valued business and continued support. A special Thank You to all of the IAS employees and Pine Lake employees for their hard work and dedication this past year. Our employees' dedication combined with their families' flexibility and patience are very important to our success. This commitment enables Innovative Ag Services to provide the levels of service we do for our customers' farming operations.

Following are some key financial highlights for FY '17 and FY'16:

(\$000's omitted)	<u>FY'17</u>	<u>FY'16</u>
Sales	\$615,317	\$682,710
IAS Local Earnings	\$8,067	\$5,996
Pine Lake Earnings	2,200	343
Regional Patronage & Invest . Income	2,845	2,453
Extraordinary Income	<u>4,908</u>	<u>2,490</u>
Pre-tax Income	\$18,020	\$11,282
IAS Capital Expenditures	\$17,058	\$19,608
Pine lake Cap Expenditures	<u>43,353</u>	<u>1,983</u>
Total Capital Expenditures	\$60,411	\$21,591
Allocated Patronage	\$7,063	\$5,304
Cash Patronage	\$ 3,531	\$2,652
Revolvement of Deferred Equity	<u>2,289</u>	<u>2,425</u>
Total Cash Back to Members	\$5,820	\$5,077
Effective Cash Yield	82.4%	95.7%

Our local income was up \$2.1 million, 35% from the prior year. Patronage rates for fiscal 2017 are included in this publication. The cash portion of total dividends will be 50% again this year. IAS will pass through the Domestic Production Activities Deduction (Section 199) equivalent of \$.028/bushel on all member grain sold to and bought from IAS during our fiscal 2017 year. Fiscal year 2017 patronage checks will be mailed near Thanksgiving.

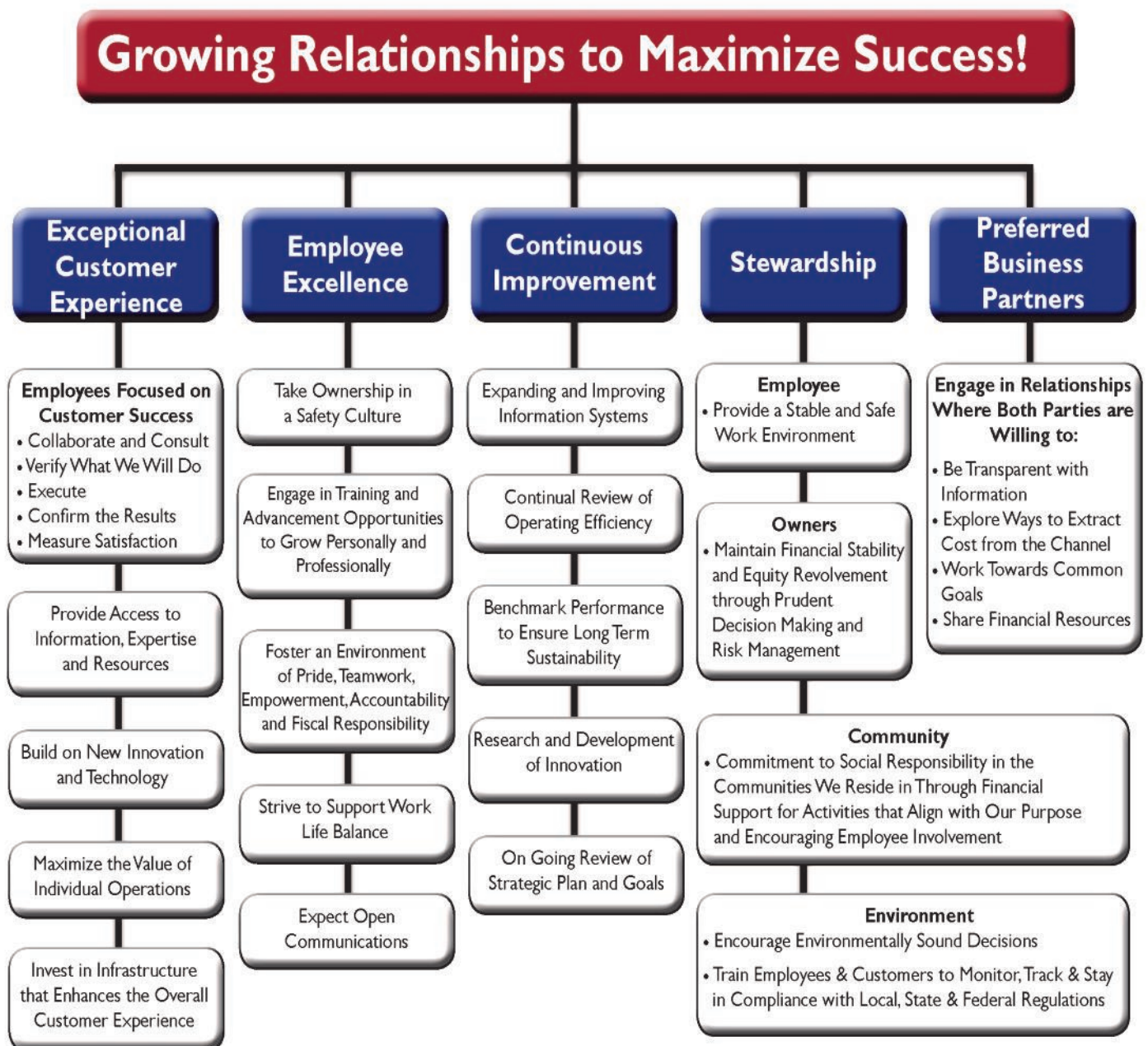
We are pleased and proud to be able to return these levels of profits to our owners and reinvest these levels of capital back into your business. It is our mission each year to strive to do better, producing excellent service and financial results for our customers/members and our employees and their families. Please tell your individual location personnel "Thank You."

Your board continues to prioritize vision and strategy as its primary responsibility. A portion of each board meeting is dedicated to reviewing the current visions and strategies and discussing future visions and strategies. We committed time and resources this past year to travel to Argentina to witness first hand one of our major global competitors in production agriculture and retail distribution businesses. Your board and management team were impressed with the capabilities we witnessed in our competitor's ability to compete with our US production efficiency in both the cropping and livestock sectors. It was clear that our logistics competitiveness will demand increased innovation and capital. Our advantages of rule of law, access to capital and innovation efficiency are still providing an edge. IAS will need to stay focused on our ongoing journey of improvements with our customer offerings, employee development, asset improvements, supplier relationships and financial progress.

Your board has committed to add an associate board this upcoming year. The board feels the transition of

director talent is another one of its most important responsibilities. The current board will see retirements over the next few years. Each board member wants IAS to be prepared by increasing the board candidate pool and introducing potential candidates to the board governing processes. Our current board has excellent experience and it will be important to assist new members with this experience.

The board and employees thank all of our members and customers for your support this past year. We will work hard to continue to earn your business going forward.



Financials

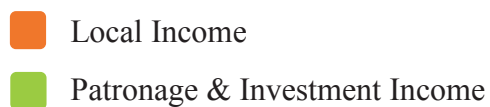
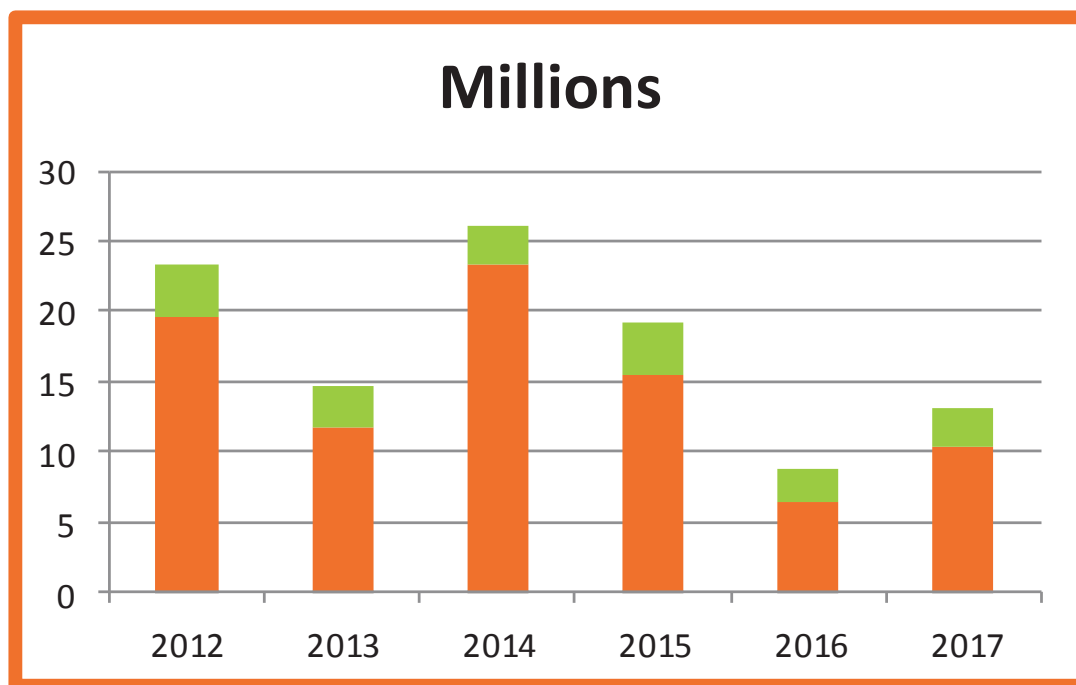


Income Statement	FY '17	FY '16
Grain Sales	\$ 385,135,046	\$ 445,334,551
Merchandise Sales	230,182,058	237,375,658
Total Sales	615,317,104	682,710,209
Cost of Sales	565,826,992	638,064,342
Gross Commodity Savings	49,490,112	44,645,867
Other Income	26,737,957	26,127,269
Gross Operating Revenues	76,228,069	70,773,136
Operating Expenses	65,960,666	64,433,762
Local Income	10,267,403	6,339,374
Patronage Income and Investment Income	2,845,296	2,452,786
Extraordinary Income	4,907,898	2,489,805
Net Savings Before Taxes	18,020,597	11,281,965
Income Taxes	2,259,283	417,480
Net Savings	15,761,314	10,864,485
Earnings/(Loss) Attributable to Noncontrolling interest	-	38,941
Net Savings	<u>\$ 15,761,314</u>	<u>\$ 10,903,426</u>

Balance Sheet as of 8/31

Assets	FY '17	FY '16
Current Assets		
Cash	\$ 9,491,484	\$ 22,472,376
AR Net	16,218,984	21,249,332
Margin Deposits & Derivatives	730,201	—
Inventory	61,899,062	52,482,923
Prepaid Expenses and Other Current Assets	10,788,578	8,178,240
Total Current Assets	99,128,309	104,382,871
Investments	23,967,146	24,079,869
Property, Plant & Equipment		
Property & Equipment	256,301,219	199,344,276
Accumulated Depr	(111,456,370)	(98,650,742)
Net Property, Plant & Equipment	144,844,849	100,693,534
Other Assets	796,779	907,549
Total Assets	\$ 268,737,083	\$ 230,063,823

Liabilities and Member Equity	FY '17	FY '16
Current Liabilities		
Current Portion LT Debt & Capital Leases	\$ 3,318,524	\$ 600,506
Accounts Payable	45,849,507	49,203,038
Accrued Expenses	6,204,564	5,185,840
Margin Liability on Hedges	5,656,248	6,804,217
Adjustment to Market on Open Contracts		182,206
Allocated Patronage Refunds	3,531,451	2,651,941
Total Current Liabilities	64,560,294	64,627,748
Long Term Liabilities		
Long-Term Debt & Capital Leases	34,767,625	7,086,149
Other Long-Term Deferred Liabilities	15,556,008	16,387,465
Total Long Term Liabilities	50,323,633	23,473,614
Members' Equity		
Memberships and Subscriptions	1,349,877	1,332,764
Allocated Earnings	36,867,173	36,520,952
Allocated Patronage Refunds	3,531,451	2,651,941
Cooperative Education	42,309	39,993
Retained Earnings	120,660,032	111,959,451
Accum and Other Comp Loss	(8,597,686)	(10,542,640)
Total Member Equity	153,853,156	141,962,461
Total Liabilities & Member Equity	\$ 268,737,083	\$ 230,063,823



Distribution of Net Income

Patronage Dividend

Cash Patronage Dividend (50%)	3,531,451
Deferred Patronage Dividend (50%)	3,531,451
Addition to Retained Earnings	<u>8,698,412</u>
Net Savings	15,761,314

Patronage Distribution Rates

Grain Purchased and Sold Bushels	2.26¢
Grain Services	10.00%
Agronomy Sales & Service	3.00%
Feed & Feed Services	3.00%
Refined Fuels Gallons	8.00¢
Propane Gallons	10.00¢

Innovative Ag Services, Co.

Annual Meeting Minutes - December 13, 2016

The twelfth annual meeting of Innovative Ag Services Co. was held at the Best Western Hotel in Cedar Falls on Tuesday, December 13, 2016. The meeting was called to order at 1:00 p.m. by Chairman Randy Blake.

Minutes of the 2015 Annual Meeting were read. It was moved and seconded to approve the minutes. Motion carried.

Ballots were mailed out to all of the company's members. The ballots contained one item of business; that being the election of new directors for the company - Candidates include Loren Manternach, Steve Perry, and Joe Thraenert

Two IAS members, Kurt Andreesen and Bob Null tallied the ballots and provided a signed affidavit of the election results. The results reported that Loren Manternach, Steve Perry and Joe Thraenert were elected to three year terms.

It was moved and seconded to accept the results of the election and destroy the ballots. Motion carried.

Randy Blake reported that the board of directors reviewed the auditors' report issued by Meriwether Wilson and Company at a previous meeting and approved its statements of operations for the fiscal year ending on August 31, 2016. The content of the auditors' report is on record and a summary of it was recently sent out to the patrons in the annual report.

Dividend payments approved by the board were recently mailed.

There was no other old business.

There was also no new business brought from the floor.

The meeting was adjourned at 1:10 p.m.

Submitted by,

Loren Manternach, Secretary

IAS Board of Directors



Randy Blake
President



Paul Cook
1st Vice President



Steve Perry
2nd Vice President
New Providence,



Loren Manternach
Secretary
Cascade, IA



LeAllan
Buerger



Tim Burrack
Arlington,



Adam Hill
Ellsworth, IA



Stan Norman
New Providence,



Joe
Thraenert

Grain Division

2017 was a very interesting year for our grain division. Mother Nature gave us our largest crop ever with a 15.1 billion bushel corn crop and a 4.3 billion bushel soybean crop. Overall our volume was down slightly as you, our customer, carried more old crop ownership when market prices dipped in July. Grain margins and service revenues were better this year but still below budget. We continue to look for improvement in processes and controls to improve our bottom line, just as you do in your farming operations.

IAS continues to provide great market access for your grain. In 2017 IAS sold 82.9 million bushels of corn and 15.2 million bushels of soybeans. The vast majority was processed in Iowa, but we also loaded railcars and barges headed to other markets in the US and abroad. By shipping grain to these other markets we help to maintain a robust local market. Almost half of these bushels were sourced directly off the farm delivered to the processor. This area continues to grow as members realize the tax benefit of marketing their grain through IAS.

2017 was a busy year for capital improvements. In the fall of 2016 we had the misfortune of a grain elevator explosion in Alden. Luckily it happened when nobody was around and no employees were injured, but it

made for a tough year of loading grain out of this location. On the bright side it forced us to make some much needed improvements to our legging capacity and also add some storage capacity with room to grow. In addition to Alden we also replaced an aging structure in Hubbard. We added legging and storage capacity along with a new dryer. In 2018 we will add hazard monitoring equipment in several of our locations. This equipment aids in the safety of our employees and our customer that are in and out of our facilities. The equipment monitors performance of the grain equipment and if its not running effectively will shut it down prior to an incident occurring. After harvest we will evaluate what projects we expect to complete next summer. We will continue our commitment to improving speed and space at our locations to better serve you.

Moving forward the grain division continues to be an industry leader and strives to offer you the best in facilities and market access. Our experienced staff of merchandisers can help you with a diverse set of contracting options to help you market your grain throughout the year. Thank You for your grain business this past year and for the support of your cooperative!



Energy Division

This past fiscal year turned out to be a very interesting year, especially when Mother Nature decides to send us temperatures near 90 degrees in February. Needless to say, it's never boring in the energy business.

After experiencing the challenges of logistics and supply of propane over the past few years, IAS has invested in another LP pressure vessel transport to help alleviate those issues. This addition should help accommodate customers with quicker service. On the refined fuel side, we have purchased a different liquid fuel tank wagon and a larger LP bobtail for the customers in the Elma area. These units will give our drivers an opportunity to deliver larger drops which in turn creates better efficiencies. These purchases, along with future ones will help to meet the growing demands of the customer. We will continue to upgrade and add additional equipment to keep up with those demands. With tremendous drivers and other employees, we strive to continue to provide value added service to our customers.

When you look at the overall temperatures of FY17 heating season, degree days were actually down, but our propane gallons were up 16% from FY16. What were the factors of the increase? First off, we had a better corn dryer season from the previous year, but most of the increase came from new hog buildings and new business. With those buildings and new accounts, that also increased our LP merchandise sales by 40% and our labor income by 16%. A big thank you to those new accounts and of course, our current customers.

Diesel fuels had a slight increase in sales of 4.4%, and gasoline had a slight decrease in sales, primarily due to the closing of our Garden City Cardtrol. We will be analyzing other cardtrols on their current state to keep them open. That continues to be an ongoing process.

Predictions for 2018 fuel prices appear to be on the same pace as what we have experienced the last half of FY17. Crude and fuel inventories have put pressure on the markets and barring any big Middle East issues, we should see markets stay steady this winter. Crude had a struggle this summer getting to \$50/barrel, but once it hit, it seems to have established a support level.

Propane prices continue on their upward pace. Low five year inventory levels have put a lot of pressure on these prices and heavy exports can deplete supply very fast. A normal or colder winter will certainly drive prices upward. Upward prices may be the norm for the rest of the heating season.

Energy price forecasts are highly uncertain and with any predictions, prices could differ significantly from the forecast levels.

Innovative Ag Services has been committed to growing our energy business in its current market as well as increasing our footprint into more of the IAS territory. With that commitment, the energy team will continue to analyze what areas we can establish new storage facilities and routes to service our customer's needs.

IAS values its customers who continue to share their experience with their friends and neighbors about our great service and competitive prices. It is because of these dedicated customers that we are able to offer these services. Our team is proud of our success this year and look forward to continuing to grow our energy business!

Agronomy Division

The agronomy department at Innovative Ag Services was faced with several challenges for fiscal year 2017, necessitating many adjustments to account for low grain prices and the effect it was having on our growers. Tight budgets for our growers can quickly turn to tight budgets for us as well. While margins were reduced, we were able to successfully identify some opportunities for additional operational efficiencies along with growing market shares of nutrients, chemicals, and seed. We were also able to do some things differently than we had in the past to reduce risk in a volatile fertilizer market. It took a lot of hard work and discipline but we can look back now and see that these efforts made it possible to call fiscal year 2017 a success.

Our conversations at the farm gate continue to focus on the highest profit on every acre. This is our greatest opportunity to share what we have learned over the last few years in our efforts to mitigate stress and reduce risk. Reducing fertility inputs incorrectly will ultimately lead to lower yields. With our Sustain Program we have had four years of trials teaching us

how to more aggressively manage our nitrogen inputs with potentially lower rates and having more nitrogen available to the crop when it needs it. We have been able to incorporate technology into the discussion to help us maximize our decisions. We have learned similar ways to manage phosphorous as well. We also believe that these practices can reduce the amount of nutrients that go “off-target”. We have found a handful of products that have been living up to their claims. With higher yields being the key to higher gross revenue per acre, we have tested many products that claim to deliver just that. We have been impressed with the yield differences that we are seeing with Toggle and Optify Stretch and are excited for that to be a continued key focus for 2018. The key is to understand your acre and management practices and customize a specific plan for that. We feel that we are in the perfect position to offer that with our Innovative Advanced Solutions, our way of creating specific solutions that make sense, and in turn make growers more profitable. We Thank You for your business and look forward to working with you on your future agronomic needs.



Feed Division

As an industry, we have become very good at efficient production of meat, milk, and eggs. We are currently producing record amounts of pork, milk, and eggs. The beef industry is increasing the number of cattle rapidly. The feed industry produces more tons of feed than ever before. As we adjust to new paradigms, we are experiencing increased price volatility not just caused by the economics of our industry, but increasingly social and political issues. We all need to evaluate what we do to operate in today's environment to be successful. Your IAS Feed Team looks forward to meeting these challenges with our customers and thank you for your business and the trust you put into Innovative Ag Services.

We are pleased to report your feed division has had a successful year. Total feed volumes were down slightly primarily a result of repositioning by a number of our independent swine producers. Local feed income was also down slightly but at budget expectations. We do anticipate some challenges as we look into 2018 but are projecting a similar year as the one we just finished.

IAS has continued to invest in our manufacturing and distribution system including replacing the primary mixer at Cuba City, upgrading corn receiving and processing at Hubbard, and purchasing an additional tractor trailer unit. Our facility focus in 2018 will be some repairs at a couple facilities and hazard monitoring equipment at three of our mill facilities. We will continue to consider upgrades to the distribution fleet. From a process improvement standpoint, we are looking at ways to simplify and improve how we order, manufacture, process, deliver, and invoice feed. In addition, we improved a number of processes to very effectively implement the Veterinary Feed Directive (VFD) with our suppliers and customers. We are also continuing to implement processes to assure compliance with the FDA's Food Safety and Modernization Act.

The beef feed business is seeing growth at IAS both in volume and customers. We are focused on records and using them to make the best nutrition and business decisions. IAS continues to have a leading feedlot market share with a mix of supplements, balancers,

and liquid feeds. Our cow/calf business is growing using a program approach to nutrition and production management. Adoption of IAS branded feed continues to be successful helping grow our overall beef business.

Dairy feed volumes are up slightly with most of our focus in the young animal area. Our lactation feed tons are steady with last year. IAS sees the dairy business as a growth area and we are evaluating additional resources to provide more focus at the farm gate. The IAS Dairy Team takes a very personalized approach when working with our dairy customer base.

The IAS Swine Team invests a considerable amount of time working with our producers to procure pigs and source building sites to finish pigs. We continue to be successful networking producers to grow our swine business. At times, scheduling and availability are a challenge that we need to work around, but overall, we believe we are doing a good job working with our independent producers keeping them competitive with the larger integrators. Our swine team meets via conference call on a weekly basis to discuss options, opportunities, and immediate needs to source and place pigs for our customers.

Our focus in fiscal 2018 will be to continue building business through prospecting and growing business with current customers. We need to continue improving communication and processes between customer, sales people, customer service, manufacturing and distribution – all important in meeting your expectations at the farm gate. Our plans to invest in the IAS brand both in product and services is a growth opportunity for IAS. Finally, we will focus on being efficient and profitable in manufacturing and distribution of products and services to best meet your needs today and into the future.



Pine Lake Corn Processors

Expansion takes hold

This past year was a very memorable year as Pine Lake Corn more than doubled the production capacity of the ethanol plant from 36 million gallons to 80 million gallons. The final component of the expansion came online September 12th. The expansion consisted of many pieces with the largest components consisting of adding: a 300,000 bushel grain bin, two hammer mills, two water wells, three liquefaction tanks, three beer/mash exchangers, yeast prop, five fermenters, new boiler, three green sand filters, two ICM rotary dryers, DDG building, ICM distillation building, cooling tower and two ethanol tanks.

All of these components are fully integrated into the current plant and are performing very well. A tremendous amount of recognition has to be made to all the Pine Lake Corn employees that coordinated tie-ins with the original plant and issued hundreds of permits, all while running the plant at record capacity with record yields and efficiency. They reached these record levels of operation even while 150 or more contractors and their equipment occupied much of the plant.

During a very difficult week, one of the managers commented, walking to the front office was like walking through a maze changing every hour because the journey required a different path every time from all the construction that was occurring simultaneously.

Even with all of this construction the Pine Lake Corn employees have managed to reach 650 days since our last recordable accident. Not one cut or injury requiring a doctor's care has occurred. Again tremendous accomplishment by the employees.

Our operations group has remained consistent with Keith Halfwassen (Maintenance Manager), Remington Ringena (Operations Manager), Wendy Clikeman (Lab Manager) and Dave McLean (Operations Support Manager). Jason Stephens has been hired to lead plant safety and training.

Yield improved to 2.921 gal/bu (un-denatured), with denaturant this yield is 2.99gal/bu. Both of these yield numbers rank in the top 5% of operating ethanol plants in the nation. The yield increase improved margins by \$525K

Production for the plant was 35.6 million gallons of denatured ethanol. An improvement of more than 1million gallons from the previous year. The improved production resulted in increased profit of \$179K.

In 2017, oil extraction equipment was successfully installed. In the third month of operation oil yield improved to over 1.0 pound of oil per bushel, well above expected results. The oil extraction is performing with over a \$1 million dollar improvement in cash flow.

The membrane technology from White Fox has also improved the capacity of the existing distillation over two million gallons annually. This project is especially helpful during the summer months when cooling capacity is limited.

Mike Miller continues in the role of Financial Controller and successfully completed his third audit. Scott Zabler completed his 11th year as General Manger overseeing all the ethanol and DDG sales and coordinating those sales with the purchasing of corn, natural gas and chemicals.

From Pine Lake Corn Processors we would like to thank all of our corn suppliers for their patience through our long expansion project. There were many days where the trucks had to share a one lane road and other days they had to back into the corn dump.

All of these accomplishments were made possible by our 36 employees that have demonstrated great skill, commitment, patience and hard work to the success of Pine Lake.

Finance & IT

As you know, Fiscal 2017 proved to be another challenging year in the agriculture industry. We benefited from the diversity of our business units again this year. Just as each of you are looking for and implementing operating efficiencies and cost control in your organizations, we are doing the same thing at IAS, while simultaneously working hard to improve our service levels to you.

We continue to invest in your business by continuing with our capital spending initiatives that allow us to handle the size, speed and space during the busy planting and harvesting seasons. We balance these needs with our other significant uses of cash including meeting our debt payments, and providing an adequate return to our member owners each year with current patronage payments and our deferred equity revolvments.

We recognize much of our success is the result of several key decisions and investments made in previous

years. We carefully plan our current and future investment decisions to expand and upgrade our facilities to better serve you, our member owners, in the short term and for years to come.

In addition to our patronage for 2017, we will be passing through a 2.8¢ per bushel Domestic Production Activities Deduction (DPAD) to all of our members for the grain we purchased from them or that they sold to us during our fiscal year ending in August. Each member will receive a statement in early December informing them of their grain sales and purchases with IAS and their corresponding tax deduction. This deduction can be used to offset any 1040 income, not just Schedule F income. We continue to work on improving our business processes and information systems to help us improve our knowledge base and gain efficiencies to consistently deliver the high quality service that you deserve and expect. Thank You for your continued business.



HR Shared Services

In an ever changing market it is important that IAS continue to look for improvements in everything we do. What worked last year may not still be the right way to do things. The HR team year after year continues to look for opportunities to improve our processes and HR platforms we all utilize. We look to create efficiencies and bring a positive experience to the end user of our platforms. This progress comes always with trial and error.

This past fiscal year IAS decided to make a change to our training environment, we had been on a different product for the last 3 years. In July we moved to a training platform with JJ Keller. A simpler design in how it functions for the administrator of the platform, the manager and the employee. So far the reviews have been overwhelmingly positive.

In that same three year window the HR team had been advocating for bringing our benefits open enrollment process in house to our current ADP platform. The ADP platform is where the employees can punch their time card, request time off, get forms they may need, see their paycheck etc. Moving the benefits into ADP would be one less platform for the employee to use and it would continue to create efficiencies for the HR team and improve the employee's ability to see their benefits real time. Though sometimes the change curve can be long I am happy to say the wait is over. Our benefits administrator was able to partner with us this year to make it happen and the ADP benefits system will be live on November 13th for employees to use for their 2018 benefits open enrollment period.

Where does HR go next? Every day generates a new conversation on what our priority should be. Recruitment of course is on the top of our list. Recruitment is not an easy task, not just in our industry but all industries struggle. The workforce and who is out there looking for jobs is complex and the competition for those future employees is fierce. IAS is working at every angle, building relationships with educational institutions to get in front of the future employee, we

have a very successful internship program, a referral program and new ways of advertising are always being looked at. Planting seeds is what we like to call it. Those who especially enjoy a rural lifestyle find us appealing. They can work locally; make a good living with great benefits without the hustle and bustle of city life. The work is rewarding and you're a part of something bigger than yourself. If you know of anyone interested in working locally you can be a great lead resource for us as well, please reach out anytime.

Technology is a focus as well for the HR team. We will be working on moving the HR records to a secure paperless environment which in turn will help stream line our HR onboarding process. This project will be a big investment in time to load the data but once again will improve self-service access to information streamlining the process for long term planning.

In closing, we appreciate your business and support of our employees who are working every day to deliver an exceptional experience for you our customer. If you have feedback for the HR Shared Services Group, please feel free to call (319) 465-2022 Ext. 1060 or email us at hr.dept@ias.coop



Committed to Social & Environmental Responsibility

Innovative Ag Services (IAS) prides itself in giving support to the communities we reside in. We feel fortunate to have an opportunity to give back to the communities our customers and employees reside in.

We reach out to these local areas and organizations in a variety of ways. We give support through monetary donations, our employees donate their time to work local events, and we participate in educational opportunities to share knowledge with those people who are interested in agriculture.

We continue to utilize the Land O' Lakes Matching Funds program as well as utilize a matching program through our bank CoBank. This has been a great partnership to support our efforts to continue the tradition of giving back each year. This past fiscal year we have given to a variety of programs. Boy Scouts, 4H, Friends of the Library, Jaycees, fire departments, athletic booster clubs, the FFA Foundation, county fair groups, National Child Safety, local nature preserves, and The Muscular Dystrophy Association just to name a few.

IAS is also very active in the Sustain Nutrient Management Strategy. It allows growers to optimize their use of crop nutrients while helping them significantly invest in their land and their future. As consumer demand and government regulations begin to require all members of the food supply chain to comply with environmentally sustainable agriculture practices, SUSTAIN growers will be recognized as adding value to their industry while maintaining or increasing yield.

IAS is already working on fiscal 2018 initiatives and we look forward to serving and supporting our local communities during this new year.



Pine Lake, Steamboat Rock, IA Expansion



Iowa Locations

Ackley	Ellsworth	Monona
Alden	Elma	Monticello
Alta Vista	Farley	Oran
Andrew	Faulkner	Owasa
Austinville	Garden City	Packard
Cascade	Hopkinton	Steamboat Rock (Pine Lake)
Center Junction	Hubbard	Union
Central City	Independence	Waukon
Cleves	Lawn Hill	Williams
Elkader	Manchester	Winthrop

Wisconsin Locations

Cuba City
Hazel Green



Growing Relationships to Maximize Success!®

Visit our website: www.ias.coop