

## Shareholder Information

## SAFE HARBOR

Certain statements in this review that are neither reported financials nor other historical information are forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to risks and uncertainties that could cause actual results and Mosaic's plans and objectives to differ materially from those expressed in the forward-looking statements. Additional information about such risks and uncertainties is set forth in our reports filed with the Securities and Exchange Commission.

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LETTER TO SHAREHOLDERS


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## FURTHER INFORMATION

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