

**SUMMARY ANNUAL REPORT FOR  
CF INDUSTRIES HOLDINGS, INC. EMPLOYEE WELFARE BENEFIT PLAN**

This is a summary of the annual report of the CF INDUSTRIES HOLDINGS, INC. EMPLOYEE WELFARE BENEFIT PLAN, a health, life insurance, dental, vision, long-term disability and death benefits plan (Employer Identification Number 20-2697511, Plan Number 501), for the plan year 01/01/2017 through 12/31/2017. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

CF INDUSTRIES HOLDINGS, INC. has committed itself to pay certain Certain claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with Metropolitan Life Insurance Company, ComPsych Corporation, UnitedHealthcare Insurance Company, Aetna Life Insurance Co. and Life Insurance Company of North America to pay certain Individual Disability Insurance, EAP, Health, Dental, Vision, Stop loss, Long-term disability, Life insurance, and Accidental Death claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were \$2,909,262.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 4 PARKWAY NORTH SUITE 400, DEERFIELD, IL 60015-2590 and phone number, 847-405-2400.

You also have the legally protected right to examine the annual report at the main office of the plan: 4 PARKWAY NORTH SUITE 400, DEERFIELD, IL 60015-2590, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.