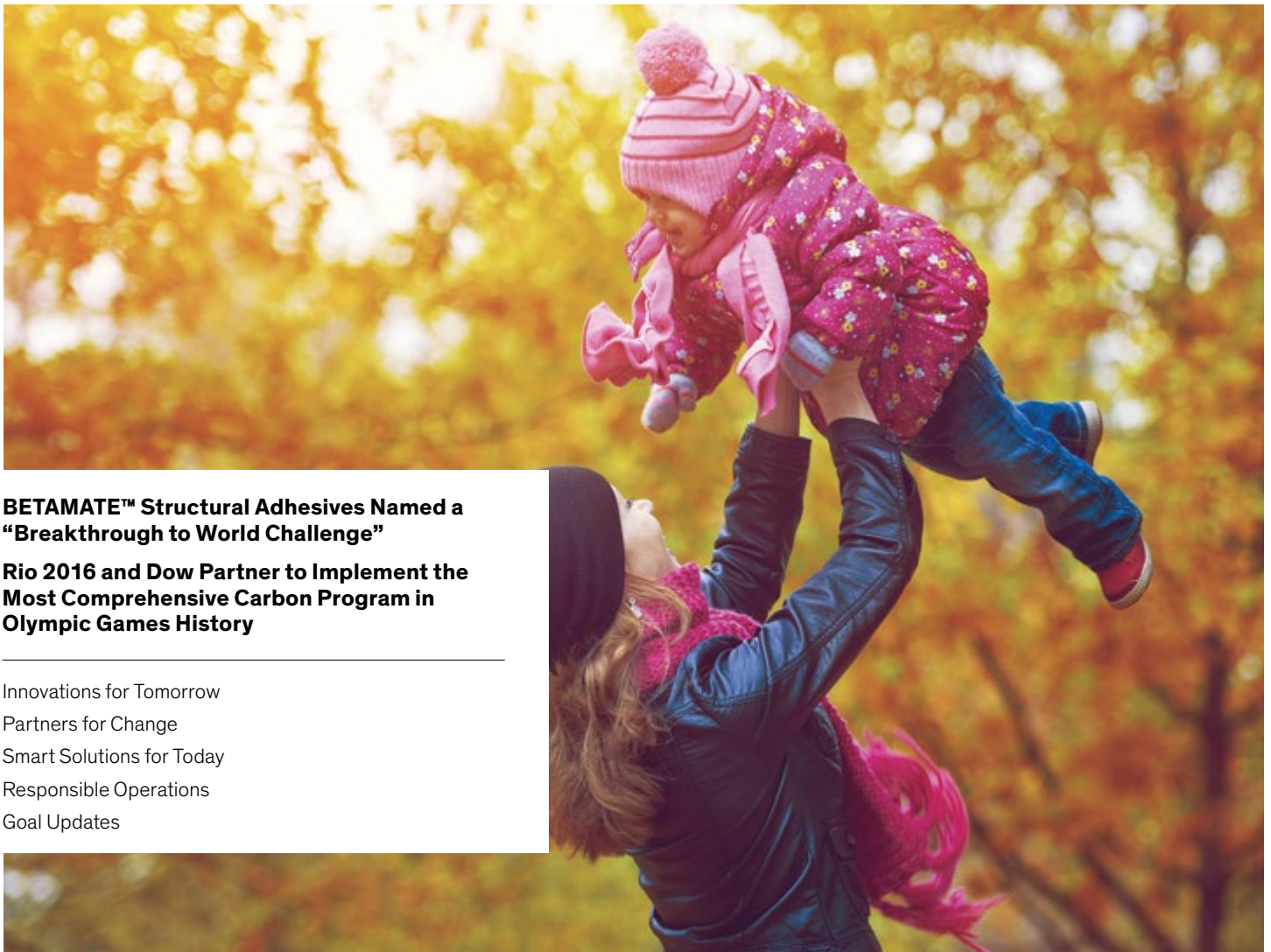




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3Q 2014 Update



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“Breakthrough to World Challenge”**

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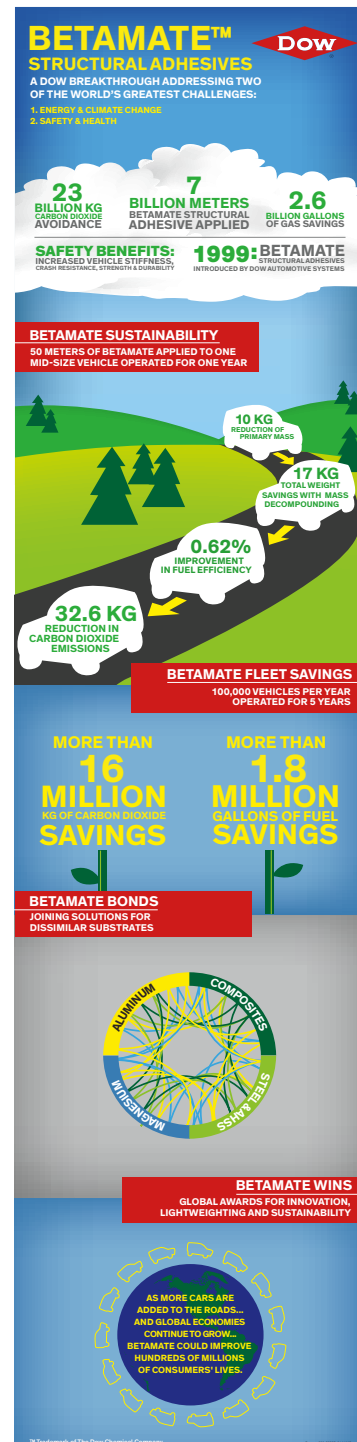
Dow Achieves Sustainability Milestone with BETAMATE™ Structural Adhesives Named a ‘Breakthrough to World Challenge’

BETAMATE™ Structural Adhesives have been named Dow’s third “Breakthrough to World Challenge,” meeting a milestone set by the Company as part of its 2015 Sustainability Goals. A recent recipient of a 2014 R&D 100 Award and two 2014 PACE Awards, BETAMATE™ Structural Adhesives are used to bond the body structure of automobiles during assembly which enables improved vehicle safety and durability while optimizing weight reduction and providing greater design flexibility.

BETAMATE™ Structural Adhesives allow for the assembly of dissimilar materials where traditional joining techniques such as welding and riveting are limited in their applicability. Structural adhesives also enable increased load-bearing capability and improved static and dynamic stiffness, leading to improved safety and crash behavior, reduced vibrations and noise, optimized ride, excellent driving and handling, and enhanced durability for extended vehicle life span and long-term value. Since their introduction in 1999, BETAMATE™ Adhesives have already contributed to an estimated 23.3 billion kilograms of CO₂ emission avoidance and 10 billion liters of gasoline savings.

With this “Breakthrough,” Dow delivers on a target established in 2006 as part of its 2015 Sustainability Goals, an aggressive set of 10-year targets that seeks to improve sustainability in seven core areas: Sustainable Chemistry; Addressing Climate Change; Energy Efficiency and Conservation; Product Safety Leadership; Contributing to Community Success; and Local Protection of Human Health and the Environment; and Breakthroughs to World Challenges. The latter commitment identifies products and technologies that deliver significant contributions to society over time.

To be selected, each of Dow’s three breakthrough technologies – Omega-9 Oils, DOW FILMTEC™ ECO Reverse Osmosis Elements and, now, BETAMATE™ Structural Adhesives – were subjected to a rigorous evaluation process. The process evaluates many candidates in Dow’s business portfolio against a variety of criteria, from positive impact on millions of human lives, to minimal environmental impact throughout the product’s lifecycle. Learn more about Dow’s other breakthrough technologies – DOW FILMTEC™ ECO Reverse Osmosis (RO) Elements and Omega-9 Oils or [Read more](#).



[Click to Enlarge](#)

Rio 2016 and Dow Partner to Implement the Most Comprehensive Carbon Program in Olympic Games History



WORLDWIDE PARTNER

Rio 2016 recently announced The Dow Chemical Company as the Official Carbon Partner of the next Olympic Games, having the goal of creating

climate benefits to mitigate the direct greenhouse gases (GHG) emissions from the organization and hosting of the event.

Worldwide Olympic Partner Dow becomes the first partner of Rio 2016's "Abraça ('Embrace') Sustainability," the program developed by the Organizing Committee to promote and stage the Games with low environmental impact and a positive social legacy.

As the Official Carbon Partner of Rio 2016, Dow will mitigate 500,000 tons of CO₂ equivalents (CO₂eq) from organizing and hosting the Games through third party-verified emissions reductions. Dow and Rio 2016 will also work to generate an additional 1.5 million tons of CO₂eq in climate benefits by 2026, addressing other Games-related emissions.

Building on the expertise and success of the "Sustainable Future" program implemented at the Sochi 2014 Olympic and Paralympic Winter Games, Dow designed a tailor-made program to address the technology needs for Brazil while generating climate benefits for the mitigation of the carbon footprint of the Rio 2016 Olympic Games. In a unique collaborative effort, we are working with customers and partners across different industry sectors to identify opportunities for the implementation of low-carbon and energy efficient technologies in the region in areas such as food packaging, agriculture, industrial processes and the building and construction sector to generate climate benefits and address the Games' direct emissions. [Read more.](#)



Innovations for Tomorrow

We contribute to the sustainability of society and our planet by developing innovative technologies for current and future markets.

R&D Magazine Recognizes Five Dow Innovations as Top Technology

Five of Dow's market-focused solutions have been honored by *R&D Magazine* as part of its prestigious R&D 100 Awards. The annual R&D 100 Awards celebrate the most significant technology breakthroughs of the year. The winning Dow products support the need for clean water, fuel-efficient cars, more abundant food resources and more efficient sources of energy. The recognition comes on the heels of five consecutive years of growth for Dow in U.S. patent grants and an all-time record-breaking year in 2013, with more than 560 U.S. patents granted. Each of the five Dow innovations recognized by R&D 100 was commercialized in the last year and developed as a market-focused solution, addressing global issues in a more sustainable way. The five award recipients include: BETAMATE™ 1630 Structural Adhesives;



Transform® WG Insecticide and Closer™ SC Insecticide with Isoclast™ Active; TEQUATIC™ PLUS Fine Particle Filter; NEPTUNE™ Subsea Insulation System; and Garnet 2.0/TERAFORCE™ Resin Coated Sand Technology. [Read more.](#)

University of Queensland Partnership & Innovation Day

Dow participated in an Innovation Day held by the University of Queensland (UQ) that sought collaborative opportunities to address rising sustainability challenges, such as the environment and energy. Dow's active participation reaffirms its commitment to the strategic partnership forged between the Company and the university two years ago. The partnership has seen the establishment of the Dow Centre for Sustainable Engineering to address sustainability challenges of the 21st century by bringing together cutting-edge research expertise and world-class science and engineering education. In addition, the Dow-Australian Institute for Bioengineering Nanotechnology Research Program was launched to support three research projects with UQ. The event also included a ceremony for the Dow Sustainability Innovative Student Challenge Awards (SISCA). Three finalists were evaluated by a panel from Dow and UQ, with prizes awarded to the winning teams. For further information about SISCA, please [visit our website](#).

Dow Commits to Health Improvement

Recently, Dow chairman and CEO Andrew Liveris made two public commitments to health and healthcare innovation. In the Business Roundtable's 2014 Health Care Innovation Report, *Driving Innovation in the Health Care Marketplace: A CEO Report*, Andrew Liveris contributed a statement about Dow's views on health care and its longstanding commitment to employee health. The report highlights innovations that Business Roundtable companies have made and describes the public policy changes needed to drive change and value. Andrew Liveris also joined 21 other leading CEOs to form the American Heart Association CEO Roundtable. The purpose of this initiative is to foster a culture of health at the worksite, encouraging and supporting employees and their families to make healthy lifestyle choices. These public commitments continue to position Dow as a leader in corporate health engagement and underscore our dedication to achieving outcomes that have real business value. Read Liveris' [letter on Leadership Insights](#).



Unimetal to Produce More Sustainable Insulation Panels

Unimetal is about to become the first company in El Salvador to replace its hydrochlorofluorocarbonate (HCFC) polyurethane blowing agents with a technology offered by Dow. Unimetal is a manufacturer of insulation panels for the construction and uses raw materials from Dow to produce the panels from rigid polyurethane foams. The company carried out the initial tests with the new blowing agents earlier this year and is working to gain approvals to implement the technology. The blowing agents



are being replaced because of requirements established by the local environmental regulatory agency, which has been investing resources help identify new technologies that help fight climate change.

Partners for Change

We are leaders in advancing all aspects of sustainability, openly collaborating with customers, suppliers, communities, civil society and governments.

Leadership in Action Gives Dow Employees Extraordinary Experience

Addis Ababa, Ethiopia, was an ideal training ground for leadership development when 41 Dow employees recently spent a week there as part of Dow's Leadership



in Action program. A collaboration between the Dow Sustainability Corps and Human Resources, this program offers a unique twist on leadership development. For the effort, employees from 17 countries worked closely with eight non-governmental organizations on projects of pressing community need in Addis Ababa. Working virtually for five months and in-country for one week, they generated solutions for eight projects that focused on critical areas, including sanitation/hygiene, education, business planning/market analysis and agriculture. Addis Ababa and other communities gain significantly from this program, as selected projects often address long-standing challenges that were unsolved because of a lack of resources or expertise. The Dow Sustainability Corps is part of the Company's approach to meet the world's most basic needs by matching interested and capable employee(s) with organizations that need support for sustainable development projects, especially in emerging geographies and areas of growth for Dow. Meet the participants, follow their team progress and learn their insights as they take this leadership development journey by visiting the web site at [Leadership in Action-Ethiopia](#) and follow along on Twitter at [#DowLeads](#). [Read more.](#)

Conserving Forest through Check Dam Construction Project

Dow recently completed the Conserving Forest by Building Check Dams project at the Ban Khao Poodorn – Huay Ma Had Reservoir in Rayong province, Thailand, which was timed to celebrate His Majesty the King Bhumibol Adulyadej's 88th anniversary. The



project helps prevent soil erosion and wildfires while conserving water resources for wild animals and local agriculture. More than 300 employees including family members participated in six different sessions to build check dams.

China's Hope School Students and the Youth Olympic Games

Dow China recently organized the Journey of Hope for the third consecutive year as part of the Company's continuing support of China's Hope School Project. Thirty students and their teachers from 10 Dow-funded Hope schools participated in the three-day program in Nanjing, which recently hosted the 2014 Youth Olympic Games. The program featured a study tour aimed at broadening the horizons of students and their teachers from Dow-funded Hope Schools across China, encouraging them to further pursue academic excellence. Since 2007, Dow has funded the rebuilding of 13 Hope Schools in China. As a Worldwide Partner and the Official Chemistry Company of the Olympic Games, Dow has also brought a competitive spirit to the programs. Five of the schools have been named Dow Sportsman Hope Schools and Dow has provided them with sports facilities and equipment, in addition to initiating regular visits by Dow volunteers and hosting scholarship trips to major cities in China.



Changing the Way the World Tackles Poverty with Acumen

In 2012, a collaboration between Dow and Acumen, a non-profit organization centered on venture philanthropy, was formed to address critical needs in Africa. The two groups co-sponsored Technical Assistance Initiative (TAI) summits in 2013 and 2014. The goal of the summits was to share ideas about the opportunities and challenges in social entrepreneurship, and provide small-grant funding as well as access to the Dow Sustainability Corps that utilizes the skills of Dow employees. In 2013, 10 corporations and multiple social entrepreneurs were invited to attend the first summit in Kenya, which resulted in seven social entrepreneurs receiving technical assistance grants. In 2014, five more corporations and 16 social entrepreneurs participated. In addition to small grant funding and assistance from Dow employees, the TAI summits also promoted the sharing of ideas about the opportunities and challenges of social entrepreneurship in East and West Africa.



Dow AgroSciences Expands Global Community Success Program

During the last 25 years, Dow AgroSciences has worked to become a key contributor in communities around the world. Through its focused efforts, more than 8,000 Dow AgroSciences employees have served 120 organizations, supported 180 community initiatives and invested in excess of 16,000 volunteer hours annually. With a long history of strong community success programming, Dow AgroSciences is expanding the reach and impact of its community programming to additional locations through the implementation of a Community Success pilot program. In alignment with Dow AgroSciences' Corporate Citizenship pillars – Sustainable Agriculture, STEM Education and Community Success – four Dow AgroSciences sites are participating in the pilot program, working toward implementing community success programs in their local communities. These sites include Canelands, Durban, South Africa; Cravinhos, Sao Paulo, Brazil; Sidney, Ill., U.S.; and Otterbein, Ind., U.S. During a three-month, intensive research and planning program, each site will complete the process of developing a community success strategy to be implemented in 2015. The completion of this program (expected November) will enable Dow AgroSciences to continue expanding its community success initiatives, increasing the number of sites aligning with Dow's 2015 Sustainability goal of Contributing to Community Success, and amplifying the positive impact being made in communities in which it operates and serves.

Dow Thailand wins “2014 Asian CSR Awards”

The Asian Institute of Management recently presented the Asian Corporate Social Responsibility Awards to standout companies that integrate social responsibility in their business philosophy, strategy and operations. The awards are given for programs that achieve excellence in engaging stakeholders and developing innovative and sustainable solutions to pressing social challenges. Dow was recognized in the Environmental Excellence category for the “Dow Chemical for Sustainable Industry” program, a long-term collaboration with the Thailand Environment Institute Foundation, the Ministry of Industry's Department of Industrial Promotion, and the Thai-U.S. Creative Partnership. The project introduces the principles of “Lean Management for the Environment” to Thailand's industrial sectors in order to enhance their competitiveness, improve their environmental standards and promote higher efficiency in management and manufacturing. Dow was recognized for its strong leadership across various industries to promote environmental sustainability and safety standards, designing a program that created impact in both scale and quality. [Read more.](#)



Integrating Nature in Developed Communities



Within the Great Lakes Bay Region of Michigan, the Saginaw Basin Land Conservancy has been working to provide people with access to nature, right in the area where they work, live and play as part of its Outdoor Urban Recreation (O.U.R. Bay City) project. A recent project was initiated when the Conservancy obtained a small, neglected park with tremendous natural potential inside Bay City. To jumpstart the project, more than 120 Dow volunteers teamed up with the Conservancy to rehabilitate the park to its natural state this June. The volunteers removed invasive plant species, repaired a boardwalk, installed birdhouses and other wildlife amenities, added interpretative signage and planted more than 3,000 native grasses and wildflowers. Now known as Discovery Preserve, the park serves as the hub to the 142-mile Saginaw Bay Birding Trail, and is host to a variety of local events oriented toward urban-habitat conservation, environmental education and active outdoor lifestyles. [Read more.](#)

Color, Way of Love Program for Special Education School in China

For the third consecutive year, Dow partnered with Nippon Paint China to sponsor the “Color, Way of Love” program for bettering children's school environment. This year, the two companies chose to help the Pengcheng Peizhi Special Education School in Jiangsu, China. The selection commemorates the 25th anniversary of the school by giving it a much-needed fresh coat of paint and conducting activities that excite, inspire and even boost the confidence of these special students. The school provides lessons, treatment and training for more than 130 children who are intellectually disabled or autistic. Facing the challenge that intellectual disabilities are rarely cured by medication, the school offers training that can unlock these special children's potential and equip them with the skills for a better life. In addition to repainting the school, the two companies also donated new chairs and tables for a multi-purpose room and a Nippon Paint Happy Art Room for the children to learn through arts and crafts.



Smart Solutions for Today

Our technologies enable our customers, and their customers, to develop more sustainable products and services.

Collaboration Brings More Sustainable Packaging to Latin America



Dow recently announced its latest converter partnership with Darplas, a leading producer of liquid and high-barrier packaging in Latin America. Darplas is now a licensee of Dow's PacXpert™ Packaging Technology and will produce packages in Colombia, to sell to its customers in the Andean

region, Central America and the Caribbean. PacXpert™ Technology can be used in numerous household, institutional and industrial applications, including food, condiments, liquids and dry goods. This packaging innovation also provides multiple environmental benefits, as it reduces content waste by allowing consumers to achieve better product yield, and requires fewer raw materials when compared to rigid packaging alternatives. Additionally, empty PacXpert™ Technology packages can ship flat, increasing shipping and warehouse efficiency, and possibly reducing carbon dioxide emissions. Darplas is a licensee of the PacXpert™ Technology authorized to sell the packages under the PacXpert™ name in Latin America. For more information, [please visit our website. Read more.](#)

Commercialization of Enlist™ Corn and Soybean Traits

Representing a significant milestone toward the commercialization of Enlist™ corn and soybean traits in the United States, the U.S. Department of Agriculture (USDA) recently issued its deregulation decisions after concluding one of the most thorough reviews of a biotech trait in history. The Enlist System will help farmers increase their productivity to meet the growing demand for a safe and affordable food supply. The Enlist traits are part of the Enlist™ Weed Control System, a new trait and herbicide technology from Dow AgroSciences that will empower farmers to control tough weeds using modern farming practices that protect the soil and environment. Dow also received registration from the U.S. Environmental Protection Agency (EPA) for Enlist Duo™ herbicide, the companion herbicide to the Enlist traits.

[Read more.](#)



New Material for Energy-Efficient Cool Roofs in the Middle East

Dow Construction Chemicals launched a new technology that meets the growing demand for energy-efficient cool reflective roof coatings, or “cool roofs,” in the Middle East. The new material will be manufactured at Dow's state-of-the-art production facility in Jebel Ali, United Arab Emirates, and is a critical component in cool reflective roof coating formulations. When applied to exterior roof surfaces, cool-roof coatings help reduce the amount of air conditioning required in hot climates by reflecting solar heat rather than absorbing. To introduce the new cool-roof material, Dow held a series of events in Dubai that highlighted the sustainability benefits of cool roof coatings. The new product is a water-based acrylic polymer designed specifically for the extreme warm temperatures, sun and dust commonly experienced in the Middle East. Elastomeric roof coatings formulated with the new material from Dow can reduce the cost of cooling a building by as much as 20 percent. The technology can also support refurbishment and improve the energy efficiency of existing buildings. Durable Cool Reflective Roof Coatings can also protect the roof from environmental degradation and help reduce the effect of peak temperatures and resulting mechanical stress, leading to an expanded lifetime for the roof. As an added benefit, applying cool reflective roof coatings can also help buildings in the Middle East achieve Leadership in Energy and Environmental Design (LEED) accreditation, thanks to their energy-saving capabilities. For more information on cool roofs and new PRIMAL™ EC-4642 ME from Dow, visit www.rooftopics.com. [Read more.](#)

The Olympic Movement Rewarded for More Sustainable Games

The Alliance to Save Energy awarded the Olympic Movement with the 2014 International Star Award for Energy Efficiency. The award recognizes ongoing efforts to manage the carbon footprint associated with the Games. In 2014, for the first time in Olympic history, the carbon footprint associated with the hosting and organizing of the Games was entirely mitigated prior to the event actually happening, rather than post-Games. The greenhouse gas emissions reductions enabled by the “Sustainable Future” program – implemented by Worldwide Olympic Partner Dow in Russia – surpassed 520,000 tons of CO₂ equivalents as verified by third-party international experts. This result far exceeded the estimated direct footprint of 360,000 tons of CO₂ equivalents. [Read more.](#)

Dow Support for a Unique Hospital Project

Dow is supplying materials – and innovative solutions – to one of the UK’s most well-known and highly regarded hospitals, the Alder Hey Children’s Hospital near Liverpool, as it undergoes major redevelopment. The Alder Hey Children’s National Health Service Foundation Trust is progressing with a brand-new set of buildings called “Alder Hey in the Park” using a design inspired by 15-year-old former patient, Eleanor Brogan. The new Alder Hey in the Park is due to open in 2015, and, according to the developers, there’s nothing like it anywhere in Europe. A hospital built entirely in a park is new in the treatment and care of children, and, once complete, the existing Alder Hey hospital will be demolished and turned into new parkland. The developers are also planning to recycle 95% of the materials from the old hospital. Dow is supplying 12,500 m² of ROOFMATE™ SL-A roof insulation manufactured at King’s Lynn to the project, and providing the liquid applied waterproofing for the curved roof, using its VERDISEAL™ waterproofing system.



Tank-less Design for Safe Drinking Water in China

Dow Water & Process Solutions debuted a new member to the DOW FILMTEC™ Reverse Osmosis (RO) product family in Shanghai during Aquatech China 2014. The new FILMTEC 500 GPD (gallons per day) Residential RO Elements directly address the demand of Chinese residents for pure and safe home drinking water, while allowing for more room under the counter with a tank-less design. The elements are the latest innovation to facilitate production of high-quality, safe, potable water in areas of lower drinking water quality.

Oil Recovery Technology Recognized with 2014 Polyurethane Innovation Award

Dow and Preferred Sands, LLC., were recently recognized with the 2014 Polyurethane Innovation Award at the annual Center for Polyurethanes Industry (CPI) conference in Dallas, Texas. Presented by CPI of the American Chemistry Council, this recognition represents the importance of collaboration to develop new technologies to help solve real-world challenges. Preferred RCS™ Resin Coated Sand with TERAFORCE™ Technology from Dow was honored with the award for its role in helping improve oil productivity and the environmental profile of the hydraulic fracturing process, which is at the heart of the U.S. energy boom, manufacturing renaissance and job creation. The product’s unique polyurethane-coating properties deliver many benefits during the oil and gas recovery process, including: saving energy by requiring shorter production cycles and low temperatures so that large volumes can be produced at a single production site; eliminating the need for an external activator (additional chemicals) that competing technologies require to be injected into the oil well; and reducing hazardous risks associated with proppant flowback. It also provides the industry with an outstanding performance-to-cost

value, enabling users to substantially improve operations while still curtailing expenses. Not only does it perform well under a range of conditions and depths, but it is also cost-effective and improves the sustainability of the drilling process. [Read more.](#)

Dow Helps Nanjing Deliver a More Sustainable 2014 Summer Youth Olympics

Dow, Worldwide Partner and the Official Chemistry Company of the Olympic Games, contributed to the success of 2014 Youth Olympic Games, staged in Nanjing, China. By customizing its industry-leading science-based solutions for Olympic-related infrastructure, Dow enabled Nanjing to stage higher-performing and more sustainable Games while promoting environmental awareness and the competitive spirit. Dow’s support of the 2014 Youth Olympic Games underscores the Company’s active support for the Olympic development in Asia-Pacific, the region that will be home to the PyeongChang 2018 Olympic Winter Games in Korea and the Tokyo 2020 Olympic Games in Japan. Dow’s energy-efficient technologies and more sustainable materials can be found in many of the major venues and facilities for the Nanjing 2014 Youth Olympic Games – including the Youth Olympic Center, the Youth Olympic Village and the Youth Olympic Park. Dow’s solutions, most of which were tailor-made in China, improve sustainability while enhancing performance and the aesthetic design. They will also aid in the repurposing of many facilities after the Games.



EU Market Approval for Marine Antifouling Agent DCOIT

Dow has received European Union regulatory approval of its antifouling active substance DCOIT (4,5-Dichloro-2-octyl-2H-isothiazol-3-one). Antifouling products are used to control the unwanted growth and settlement of fouling organisms – such as microbes and higher forms of plant or animal species – on marine vessels, aquaculture equipment or other structures used in water. Biofouling reduces a ship’s operating efficiency, thereby wasting money and harming the environment through increased fuel consumption and emissions as well as the spreading of marine invasive species. From an environmental point of view, this is one of the most challenging product types for which to gain approval, and DCOIT is only the second active substance to be given EU market clearance in this category. DCOIT has been used safely around the world as an active substance in antifouling products under the trademark SEA-NINE™ since the early 1990s. SEA-NINE™ has also won the prestigious US Environmental Protection Agency (EPA) Presidential Green Chemistry Challenge Award, which recognizes and promotes fundamental breakthroughs in chemistry that prevent pollution and have broad applicability in the industry, in the category of Designing Safer Chemical Products. For information on how Dow Microbial Control is leading efforts for sustainability across the various industries it serves, visit www.dow.com/microbial/. [Read more.](#)

Responsible Operations

Our infrastructure has a positive impact on our Company, our communities and ourselves. Our operations are a model for others, wherever we operate.



Dow's Cathy White a 2014 NSC Rising Star of Safety

The National Safety Council (NSC) recently named Dow's Cathy White as one of its Rising Stars of Safety in 2014. The NSC presents these annual awards to outstanding, young professionals who help transform an organization's safety culture through successful safety initiatives. White is an associate Industrial Hygiene manager located in Midland, Mich., and leads Dow's Global Ergonomics team. White's leadership accomplishments include: the ergonomic design of manufacturing facilities; training design engineers and leaders to prevent injuries through proactive ergonomic design; the implementation of rest-break-reminder software to help reduce office-related ergonomic injury; and the redesign of Dow's behavioral safety tracking tool. She will receive her award at the NSC Congress & Expo in San Diego, Calif. and will be featured in the September issue of Safety+Health magazine with the other winners. [Read more.](#)

Adam McLeland Named AIHA Future Leader

The American Industrial Hygiene Association (AIHA) selected Dow's Adam McLeland as one of only 35 young professionals to participate in its prestigious 2014 Future Leaders Institute. McLeland is an associate industrial hygiene manager located in Freeport, Texas, who leads Dow's Global Hazard Awareness team. McLeland has led Dow's efforts to transition U.S. work practices into compliance with the new Globally Harmonized System of Classification and Labeling (GHS) regulations. The in-plant implementation of GHS at Dow covers more than 5,000 products in 160 countries. The AIHA Future Leaders Institute works to honor and enrich young professionals in the fields of industrial hygiene, product stewardship, and environmental, health and safety. The program focuses on strengthening the participants' skills in leadership, teamwork, conflict management, goal setting and decision-making, and was held during the AIHA Fall Conference from October 19–21 in Washington, D.C. McLeland will also be featured in The Synergist magazine, along with other honorees. [Read more.](#)

Dow Named for 14th Time to Dow Jones Sustainability World Index



The Dow Jones Sustainability World Index recently announced its rating of Dow as one of the top performers in the global chemical industry – marking the 14th time Dow has received this recognition and tying for the longest-standing representation in the chemical category since the list's inception. With only 11 chemical companies named to the World Index in 2014, Dow is proud to be recognized for sustainability performance in the top 10 percent of the chemical industry. With a score of 100 in the Environmental Policy Management System category, Dow also leads the Materials Industry Group for the third year in a row. More complete information about Dow's Goals and its most recent public reporting can be found at www.dow.com/sustainability. [Read more.](#)

Hawkins Named Chief Sustainability Officer



Dow has named Dr. Neil C. Hawkins as Corporate Vice President and Chief Sustainability Officer. In this global role, Hawkins has global responsibility for the Company's Environment, Health and Safety (EH&S) and Sustainability strategy and initiatives. Neil will provide oversight for the Company's sustainability performance, including progress against the 2015 Sustainability Goals, and will ensure Dow continues to set the standard for sustainability. Hawkins has been the architect of many breakthrough collaborations that advance sustainable development. He is also a widely recognized authority on sustainable business practices, environmental policy and win-win solutions for business and ecosystems, and was honored with the 2012 C.K. Prahalad Award for sustainability leadership by an individual. Hawkins holds doctoral and master's degrees from Harvard University, and is also an alumnus of Georgia Tech. [Read more.](#)

Advanced Health and Wellness Center Opens

Dow opened new health and wellness facilities at the company's headquarters in Midland, Mich. The facilities were the result of years of planning and provide a prototype for future corporate health facility builds and renovations. The new facilities applied specialized design science to reduce footprint, improve efficiency and safety, create an optimum healing environment, support progressive technology integration, and facilitate a more patient-centric approach to care. The design change, combined with intentional operations changes for patients, led to an invitation for evaluation by the U.S. Agency for Healthcare Research and Quality. This entire project was highlighted at the 2013 HealthCare Design Conference for outstanding use of evidence-based design for health.

Texas Instruments' 2013 Supplier Excellence Award

Dow was recently honored with the 2013 Supplier Excellence Award from Texas Instruments (TI), recognizing the Company for its outstanding performance as a supplier of chemical mechanical planarization technologies and consumables. Every year, TI recognizes outstanding suppliers that play a key role in its day-to-day operations based on the following criteria: cost, environmental and social responsibility, technology, responsiveness, assurance of supply and quality. The award recognizes Dow as a key partner in TI's manufacturing operations, helping quickly resolve challenges and introduce new products to help improve manufacturing efficiency. Dow has embraced a policy of Continuous Improvement, Six Sigma methodology LEAN CI philosophy and mindset with an emphasis on reliability focused on driving fewer unplanned events. [Read more.](#)

Partnering with China State Administration of Work Safety

Dow and the China State Administration of Work Safety (SAWS) recently commenced Phase 3 of the Hazardous Chemicals Safety Management Program, of which Dow has been the sole partner and sponsor since its inception in 2006. The objective of the program is to improve China's performance in safety, process safety management and technical capability with regard to the hazardous chemical processes subject to focused safety regulations, and to support SAWS in establishing policy and standards for the industry. The Chemical Registration Center conducted 18 training sessions themed, "The Promotion of SAWS-Dow Cooperative Project and Safety Standardization Management System," with more than 50 technical experts and more than 4,000 hazardous chemical safety regulators and industry managers participating in the program's first two phases. Phase 3 will cover the next two years, with a focus on developing process safety experts in the domestic chemical industry, as well as leveraging the program for academic use. South China University of Technology, one of the top universities in China with a specialization in chemistry, will be a pilot partner to further cultivate and enhance safety awareness in the chemical industry.

Samsung Display Leaders Learn Dow Safety System

Samsung Display's safety management team recently visited the Dow Seoul Technology Center to learn about Dow's safety system, benchmarking Dow's best practices for the operation and management of safety management systems and facilities. After an introduction of Dow and its EH&S initiatives, visitors toured the Center to learn about chemical storage management, the ventilation and utility system for a laboratory, the waste treatment system, the education system, and other overall safety management systems for a laboratory. The event provided a meaningful experience for Samsung to fully understand Dow's safety management system in person and work to benchmark best practices.



Sixth Consecutive 2013 TRANSCAER® National Achievement Award

For the sixth consecutive year, Dow is the recipient of the 2013 TRANSCAER® National Achievement Award, a result of the Company's commitment to safety and security and for extraordinary support of the TRANSCAER® (Transportation Community Awareness and Emergency Response) principles. Dow was one of 12 companies to receive this award for their training and outreach efforts in 2013. Scott Etzel, of Dow's Pittsburg, Calif., site, received the Regional TRANSCAER® Achievement Award. Rollie Shook, Emergency Services & Security (ES&S) associate director for North America, was awarded the Chairman's Award, a special, discretionary award given by the National TRANSCAER® Task Group Chairman for his work supporting TRANSCAER® both externally and within Dow. In 2013, the Dow team helped to facilitate TRANSCAER® training tours in 12 cities across 10 U.S. states from April through October. Almost 700 participants from over 100 local agencies and businesses participated in the training sessions.

Taloja, India, Site Takes Second in Vasundhara Awards

The Maharashtra Pollution Control Board organizes the Vasundhara Awards every year to recognize the significant contributions made by urban bodies and companies of all sizes for environmental conservation in the state of Maharashtra, India. The prestigious award from the state government is given to projects or initiatives that are sustainable and cost-effective in nature. This year, the Dow



team at the Taloja, India, site received second place in the large-scale industries category for the best environmental and safety practices, material and resource utilization, and efficient and cost-effective measures taken to achieve operational excellence at the site.

The Value of the 2015 Sustainability Goals

As we approach the completion date for delivering our 2015 Sustainability Goals at the end of 2015, we will be featuring a special section highlighting the value of these goals as we track our progress.

The Dow Chemical Company was founded over a century ago, in 1897, when H.H. Dow combined innovative new technology with abundant natural resources to create new products in cost-effective ways. Throughout its history, the Company has built a competitive advantage by mastering science to maximize value for customers, shareholders and society. By combining the power of science and technology to passionately innovate what is essential to human progress, Dow experts turn transformative ideas into game-changing solutions – making the world safer, healthier, cleaner and more sustainable for all of us.

In 2006, Dow established its 2015 Sustainability Goals – directing effort, resources and new ways of thinking to solve some of the world's most pressing challenges. Since that time, we have made substantial progress by maximizing growth through science-driven innovation, building value through operational excellence, and providing solutions to world challenges. These goals guide our progress and address everything from continually improving the performance of our operations, to delivering solutions to help address global needs. Today, Dow is realizing financial, business and operational benefits from our focus on sustainability and achieving the Company's 2015 Goals.

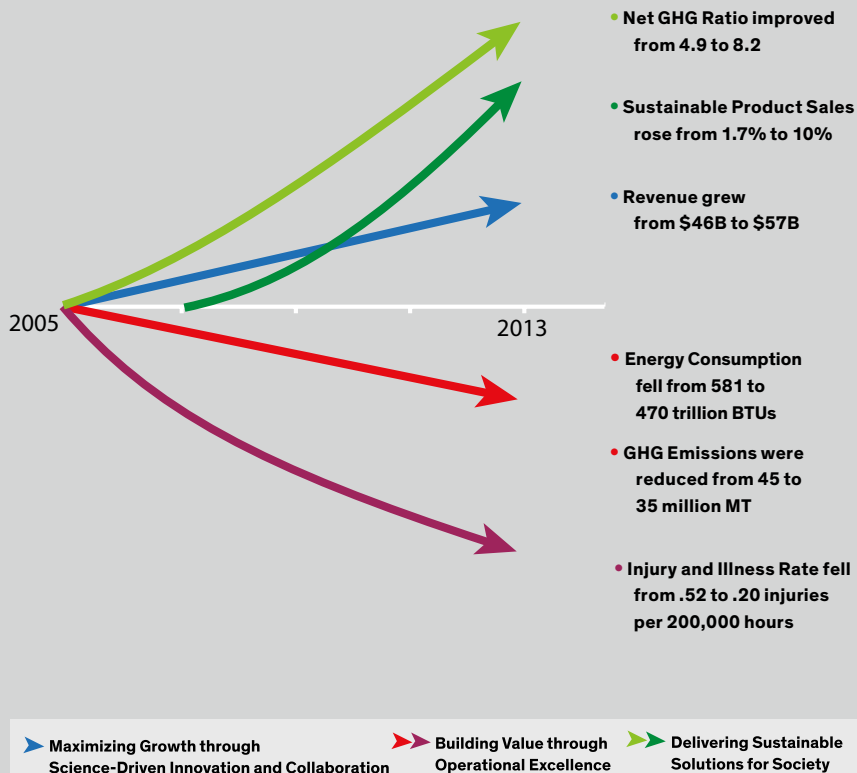
► Maximizing Growth through

Science-Driven Innovation and Collaboration

Our commitment to sustainability means making every decision with the future in mind – focusing on innovation that extracts value from the intersection of chemical, physical and biological sciences, and collaboration at the intersection of business, government and society. We are leaders in advancing all aspects of sustainability by openly collaborating with customers, suppliers, communities, and governments to find solutions to some of the world's greatest challenges.

Dow focuses on targeted, high-growth market sectors where the Company is uniquely positioned to create value for our customers and society, pointing resources toward addressing global trends – such as the need for clean water, energy efficiency, clean energy generation, and increasing agricultural productivity – and aligning the Company's investment in sustainability with strategic business opportunities. Our strategic and integrated approach – together with our industry-leading research and development expertise – has enabled a portfolio of new and differentiated products aligned directly to addressing and anticipating customer needs in high-value end-markets that are strategic to Dow.

The data shows that Dow's pursuit of its 2015 Sustainability Goals has been an important focus in on the ongoing execution of the Company's market-driven strategy – a strategy that has enabled the Company's growth during this timeframe.



►► Building Value through Operational Excellence

The Company continues to build value through a disciplined focus on operational excellence, while maintaining sustainability as a key priority. Collectively, these efforts have a positive impact on Dow's operating results, as well as the communities we serve. Dow is a global leader in security, health and safety performance, and our "Vision of Zero" – zero accidents, zero injuries and zero excuses – is embraced by leadership and reflected by our people in their dedication to safety.

Dow's efforts in energy efficiency and chemicals management sustainability have significantly reduced the Company's energy consumption and greenhouse gas (GHG) emissions. As a result, we have reduced our annual absolute energy use by 112 trillion BTUs and direct and indirect GHG emissions by 11 million metric tons since 2005.

►► Delivering Sustainable Solutions for Society

As a global leader in science and technology, Dow is uniquely positioned to leverage our world-class talent and world-leading scale to deliver differentiated solutions to global challenges. We contribute to the sustainability of society and our planet by developing innovative technologies for current and future markets, which enable our customers – and their customers – to develop more sustainable products and services.

We are increasingly using our expertise in energy efficiency and GHG management to lessen our own carbon footprint and that of our customers and the end-users of Dow products. For example, Dow's insulation products contribute to greater energy efficiency, helping avoid millions of metric tons of GHG emission per year. From 2005 through 2013, the net GHG ratio – as measured by the ratio of avoided GHG emission by using Dow's insulation products and the entire Company's direct and indirect emissions from operation – has steadily increased from 4.9 to 8.2. The estimated GHG avoided emissions for 2013 from the use of Dow's insulation products is 288 million metric tons.

Across our portfolio, Dow products are becoming increasingly sustainable. In 2013, the percentage of sales from Dow products that are highly advantaged by sustainable chemistry reached to a historical high of 10 percent of Dow's annual net sales. This is a significant achievement, as this aggressive 10 percent target required a significant improvement from a 2007 baseline of 1.7 percent.

Innovative solutions from Dow bring sustainable chemistry to life, from improving manufacturing efficiency to applications targeting energy efficiency, waste reduction and healthier food options. These accomplishments are reflected in new, end-market-aligned products that deliver value to society based on their ability to address sustainability challenges. In fact, Dow recently exceeded the Breakthrough to World Challenges target with a variety of breakthroughs across the Company, including: Omega-9 Oils, DOW FILMTEC™ ECO Reverse Osmosis Elements and BETAMATE™ Structural Adhesives.

Sustainability

Fuels Growth,

Growth Fuels

Sustainability



Dow is uniquely positioned to realize significant and increasing sustainability returns by maximizing growth through science-driven innovation, building value through operational excellence, and providing solutions to world challenges that contribute to human progress. We invite you to track our quarterly progress in pursuit of achieving the Company's 2015 Sustainability Goals.

Goal Updates

Sustainable Chemistry

The 2015 Goal for Sustainable Chemistry is to increase the percentage of total Company sales to 10 percent for products that are "highly advantaged" by Sustainable Chemistry, as measured by Dow's Sustainable Chemistry Index (SCI). Sustainable chemistry is Dow's "cradle-to-cradle" concept that drives the Company to use resources more efficiently, minimize its footprint, provide value to its customers and stakeholders, deliver solutions for customer needs and enhance the quality of life of current and future generations. The SCI is an internal index based on Dow's analysis of eight sustainability factors of the Company portfolio at a detailed level and is updated annually. In 2013, the percentage of sales from Dow products that are highly advantaged by sustainable chemistry increased from 7.1% to 10.0%. Most of the 2012 highly advantaged sales remained highly advantaged for 2013, and as a group these sales grew faster than the Company. New highly advantaged sales were achieved due to improved manufacturing efficiency and opportunities realized in areas of agriculture, water, automotive, infrastructure, energy and consumer products.

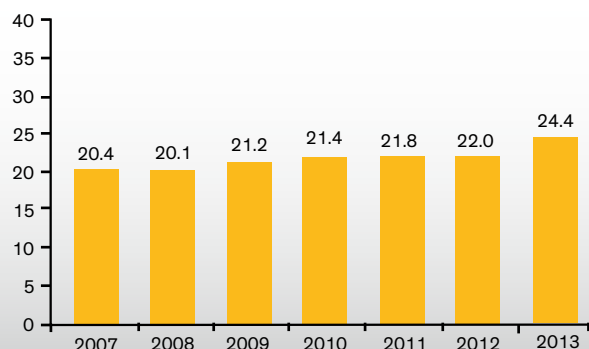
In 2013, the Company's aggregated SCI increased from 22.0 to 24.4. All index factors were improved from 2012 performance, except resource management, which remained the same. The SCI continues to be an important point of discussion during business strategy reviews, as business interest and engagement around sustainability continues to increase and deepen across Dow's portfolio.

Dow recently presented its SCI work to a very receptive audience of sustainability professionals at an international conference. The abstract and presentation can be found [here](#). The SCI paper from the conference proceedings can be obtained upon [request](#).

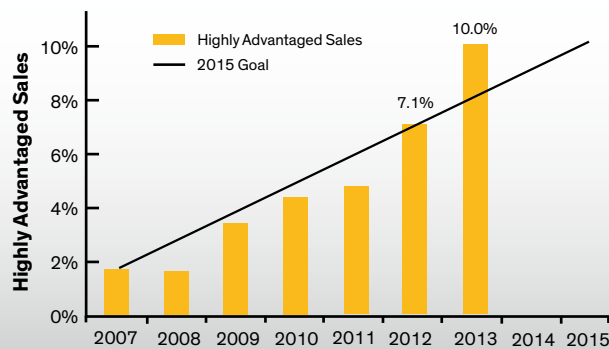
2015 Goal

- Increase the percentage of sales to 10% for products that are highly advantaged by sustainable chemistry

Dow Aggregated SCI



Highly Advantaged Sales



Addressing Climate Change, Energy Efficiency and Conservation

In 1Q 2012, Dow added an absolute greenhouse gas (GHG) commitment to its own Climate Change goal: Maintain GHG emissions below 2006 levels on an absolute basis. Dow will find ways to grow, but without growing GHG emissions. Related to this additional metric to manage our footprint, Dow is developing a Net Impact Tracking Tool, a technique that will sharpen the Company's focus on the full life-cycle benefits of our products.

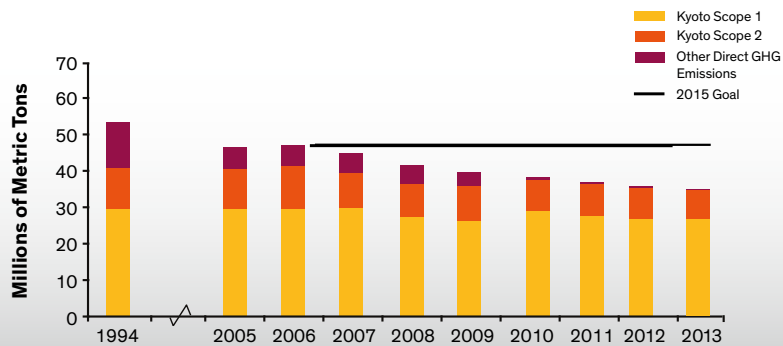
A sustainable energy future requires constant improvement in manufacturing efficiency, while maximizing the contributions of products to improve efficiency and expand the availability of affordable alternatives. Energy is an enabler of global economic growth, and energy efficiency remains critical to meeting the world's energy demands. Dow's innovation engine is driving energy solutions that meet society's needs and provide a competitive advantage to the Company and our customers.

2015 Goal

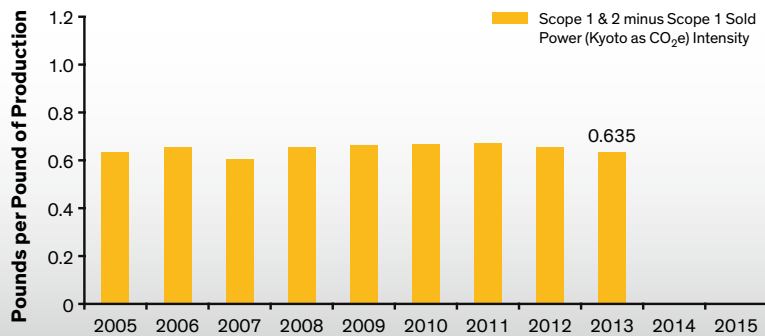
- Maintain absolute greenhouse gas emissions below 2006 levels
- Reduce our energy intensity 25%
- Use 400 MW of clean energy by 2025

Greenhouse Gas Reduction

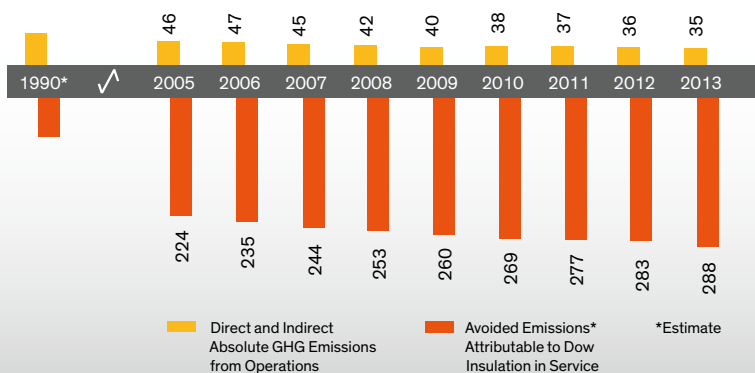
Absolute Greenhouse Gas Emissions as CO₂ Equivalent



Intensity of Kyoto GHG as CO₂ Equivalent



Greenhouse Gas Emissions (million metric tons of CO₂-equivalent, Kyoto and non-Kyoto)



Dow's goal is to maintain GHG emissions below 2006 levels on an absolute basis for all GHGs, thereby growing the Company without increasing its carbon footprint. Dow will continue to focus on managing the Company's footprint and delivering solutions to help customers manage theirs. For example, Dow's insulation products contribute to greater energy efficiency, helping avoid millions of metric tons of GHG emissions per year.

Dow's energy efficiency and chemicals management efforts have significantly reduced the Company's GHG emissions footprint. As a result, Dow has prevented over 308 million metric tons of GHG emissions from entering the atmosphere since 1990. The energy savings and avoided GHG emissions are equivalent to the average footprint of more than 48 million single-family homes.

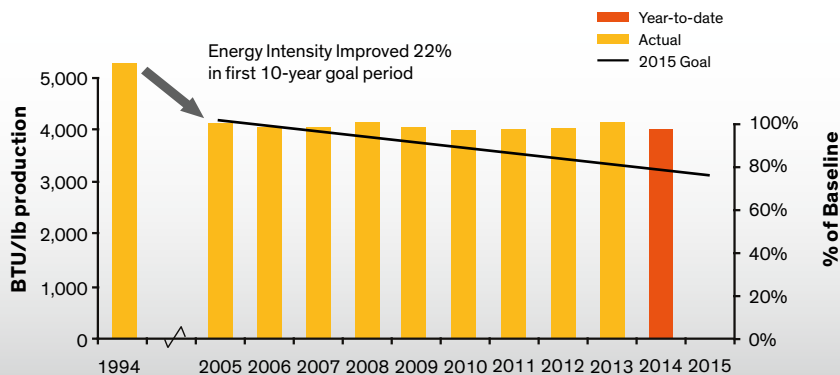
Dow is regularly reporting on a target to grow the use of clean power to exceed 400 megawatt (MW) equivalents by 2025. At the end of 2013, Dow has approximately 245 MW that are either low-carbon or from renewable sources. Additionally, Dow has identified future prospects that could yield as much as 240 MW of clean power. This goal is helping the Company pursue opportunities to incorporate economically viable, clean-technology energy alternatives into its operations.

Since 2003, Dow has reported to the Carbon Disclosure Project (CDP), a not-for-profit organization working to understand the risks and to drive GHG emissions reduction from business. In 2014, Dow reported on its 2013 GHG performance and commitment to providing solutions for the climate change challenge. The report scored 85 out of a possible 100 points, highlighting Dow's commitment to strong governance and complete disclosure through transparent emissions reporting.

Avoided emissions resulting from the use of Dow products are important contributions to reduce the overall footprint of human activities. A Life Cycle Assessment documented that emissions saved by Dow insulation products are about seven times greater than total Company direct and indirect Kyoto and non-Kyoto GHG emissions. This calculation was made by quantifying the GHG emissions at all stages of the life cycle of the Dow insulation product and comparing these with the GHG emissions savings from the use of the insulation products in buildings and pipe systems. The estimated GHG avoided emissions for 2013 from the use of Dow's insulation products is 288 million MT CO₂eq.

Energy Intensity

Energy Intensity Performance 1994–2015



By 2015, Dow has a goal to achieve an additional 25% improvement in Energy Intensity (BTUs/lb produced), with average Energy Intensity for the year 2005, adjusted for mergers and acquisitions, used as the basis for calculating performance. Dow's goal for Energy Intensity for the full year of 2014 is 3,220 BTU/lb, or 77.5% of the value in 2005. Dow's actual performance through 3Q 2014 was 4,104 BTU/lb, which is 98.8% of the 2005 baseline.

Dow has reduced annual energy use by 20% since 2005; however, we do not expect to achieve the level of performance we anticipated when our Energy Intensity goal was established. Dow's products can lead to significant energy reductions for our customers, and virtually

every industry becomes more efficient through what we make and do. However, the Company is shifting toward higher-value, more technology-driven specialty products that are by nature more energy-intensive, and operating rates have also been reduced to match demand, resulting in less efficient asset use.

Product Safety Leadership

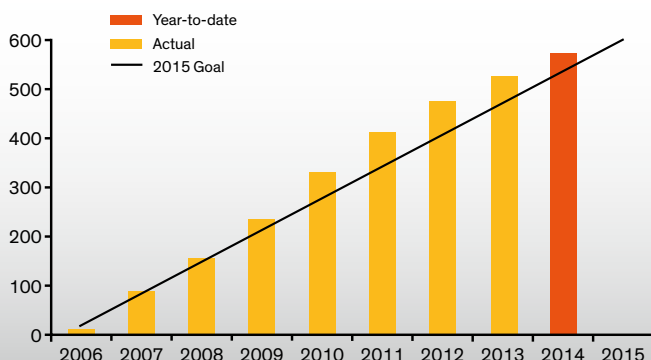
At the end of 3Q 2014, 564 Product Safety Assessments (PSAs) were posted to Dow's product safety website, with PSAs completed now accounting for more than 92% of Dow's annual revenue. Additionally, all of Dow's 185 High-Priority chemicals are now covered by a PSA. Since 2Q 2014, the number of High-Priority Chemicals has decreased due to divestitures and the discontinuation of several High-Priority chemicals. We are on track to meet our 2015 goal to have a Product Safety Assessment publically available for applicable Dow products.

PSAs are written for the lay public and cover topics such as basic hazards, exposure potential and risk management measures. They complement other product safety, handling and stewardship documents, which are part of the product responsibility package offered by Dow to strengthen relationships with communities and customers. Dow is dedicated to providing the public with accurate information and building trust as it uses technology to develop better products, and this holistic approach enables Dow customers and the communities in which Dow does business to stay informed about the Company's products and the plants that produce them.

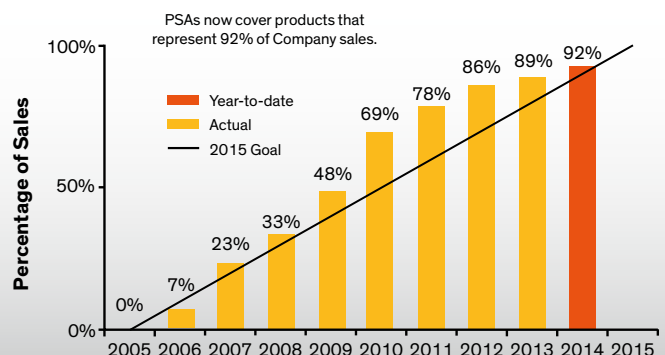
2015 Goal

- Publish Product Safety Assessments for all products

Cumulative Product Safety Assessments



Sales Covered by Assessments



Breakthroughs to World Challenges

2015 Sustainability Goal Reached

BETAMATE™ Structural Adhesives were recently named Dow's third "Breakthrough to World Challenges," reaching a target set by the Company as part of its 2015 Sustainability Goals to provide solutions that deliver significant contributions to society over time.

BETAMATE™ Structural Adhesives

A challenge of enhancing fuel efficiency in vehicles is maintaining the strength of the vehicle structure while replacing heavy steel structures with lighter weight materials like aluminum and composites.

BETAMATE™ Structural Adhesives are an enabling technology for optimized steel structures and dissimilar material assembly, where traditional joining techniques such as welding and riveting are limited in their applicability. Since their introduction in 1999, BETAMATE™ Adhesives have already contributed to an estimated 23.3 million metric tons (MT) of CO₂ emission avoidance and 10 billion liters of gasoline savings.



DOW FILMTEC™ ECO Reverse Osmosis (RO) Elements

FILMTEC™ ECO RO Elements are a breakthrough in polymer chemistry that surpasses the last three decades of incremental change in RO technology, representing some of the most advanced water purification science available in the fight against global water scarcity. Delivering 40 percent better purification with 30 percent less energy in industrial operations, Dow anticipates that as the new technology is adopted it will deliver trillions of metric tons of clean water, billions of kilowatt-hours (kWh) of energy savings, and reduce CO₂ emissions by more than a million metric tons in its first 10 years of use alone. The technology has already been recognized with Edison and R&D 100 Awards.

Omega-9 Oils

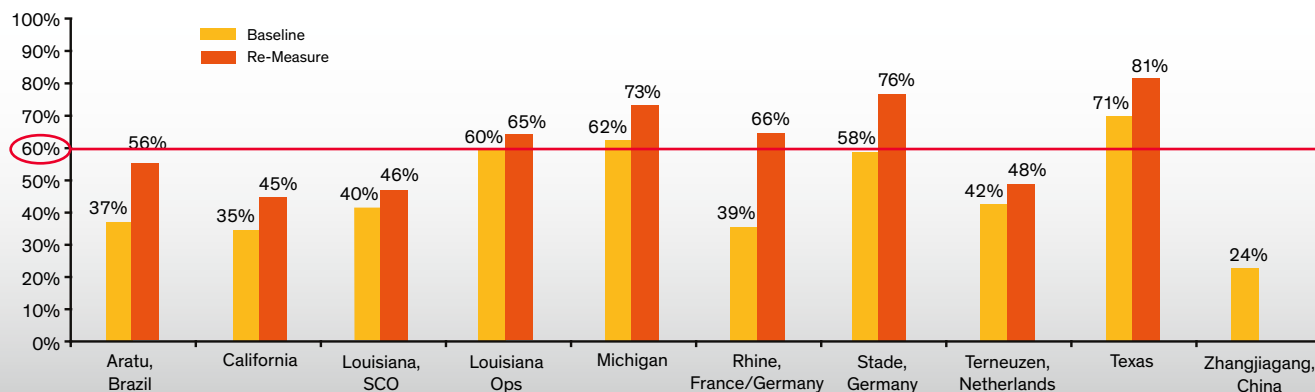
Omega-9 Oils play a critical role in enhancing nutrition and lifestyle. While the U.S. Food and Drug Administration has required food labeling of trans fats since 2006, many processed foods still contain unhealthy levels of trans fats and high levels of saturated fat. Nutrition experts correlate these trans and saturated fats in diets as contributing to increased risk of heart disease and Type 2 diabetes. Derived from NEXERA™ Canola and Sunflower Seeds from Dow, Omega-9 Oils have zero trans fat and are among the lowest in saturated fat. Since 2005, the use of Omega-9 Oils has eliminated more than 1.5 billion pounds of trans and saturated fat from the North American diet.

Contributing to Community Success

Louisiana Demonstrates Strong Community Success Progress

Dow's most recent community success assessment, conducted in Plaquemine, Louisiana, in August, continued to demonstrate the positive impact of the Contributing to Community Success process. Results for the re-measure showed a 5 percent increase in the important "quality of life" indicator, with 65 percent of respondents saying "Dow plays a positive role in our local quality of life," up from 60 percent in the last survey. In addition, 84 percent of respondents said Dow plays a positive role in their community, up from 74 percent in the last survey.

Community Acceptance Ratings – Quality of Life Impact



These significant results can be attributed to multiple initiatives implemented over the years to improve communication and project management, employee and vendor engagement, community dialogue and partnerships that address community needs. The final community acceptance assessment will take place in Zhangjiagang, China, in October and will complete the surveying process for the 10 pilot sites.

Local Protection of Human Health and the Environment

The Dow Chemical Company maintains a sharp focus on environment, health, safety and security. Through 3Q, Dow continued to improve its total EH&S unplanned events – injuries, loss of primary containment incidents, process safety incidents, and motor vehicle accidents – recording a seven percent improvement from 2013.

Injury performance is much improved from last year, although not quite on target for 2014. As a result, Dow is using the “Midyear Spike” and “Save a LIFE” initiatives to raise awareness and focus our efforts to reduce the most severe injuries.

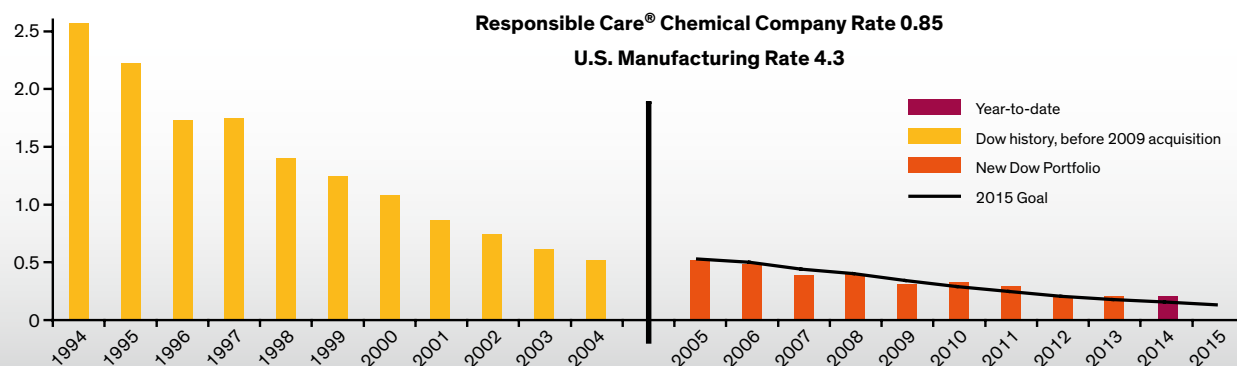
Process Safety Incident performance remains at the same level as 2013. Although this is an industry-leading and record-setting performance, Dow is committed to improving this metric. Loss of Primary Containment incidents are typically a leading indicator for PSI. With that in mind, Dow is concentrating on reducing LOPCs through improved operational and maintenance procedures.

Severe motor vehicle accidents are at an all-time low and on pace to be better than target. Dow’s performance in this area is powered by Dow’s “Drive It!” initiative in Latin America’s Dow AgroSciences, which is designed to increase driver awareness.

2015 Goal

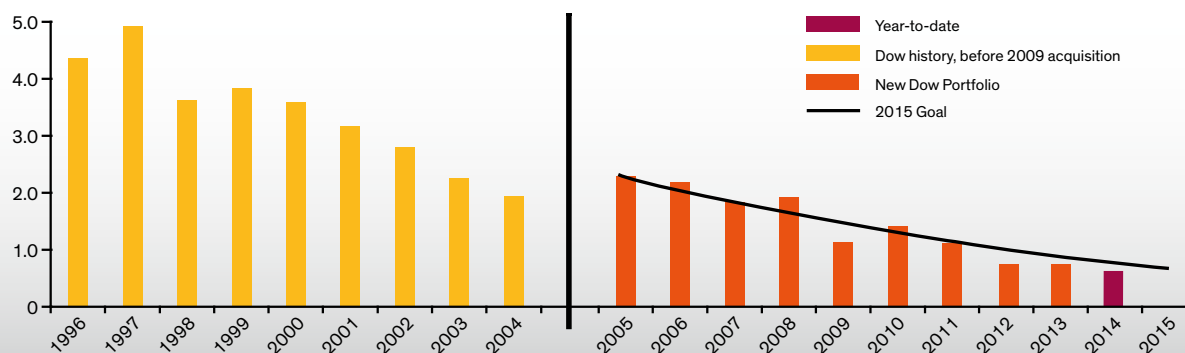
- Achieve on average a 75% improvement in key indicators for Environment, Health & Safety operating excellence from a 2005 baseline

Injury and Illness Rate



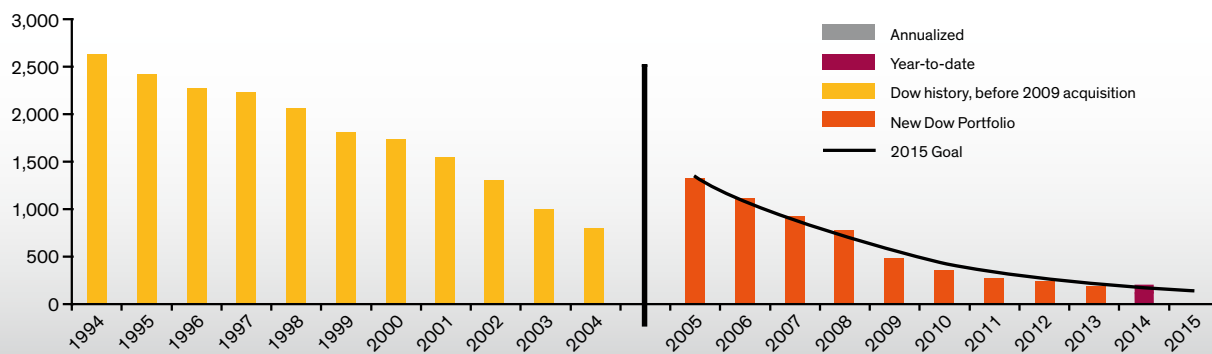
At the end of 3Q 2014, the Injury and Illness rate was 0.18 per 200,000 hours of work. This is a 10% improvement compared to 2013. The 2015 goal of 0.12 per 200,000 hours is a 75% improvement from 2005.

Injury and Illness Severity Rate



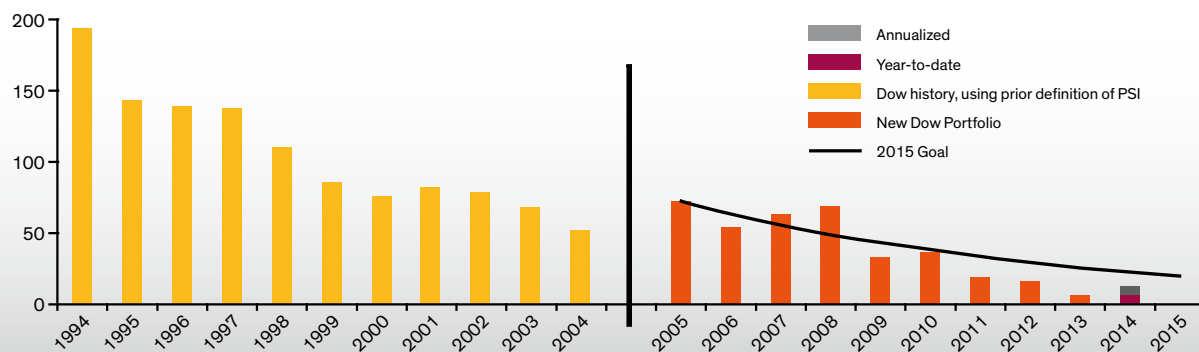
At the end of 3Q 2014, the Injury and Illness Severity rate was 0.64 per 200,000 hours of work. This is 16% better than 2013 and is on track towards the 2015 Goal of 0.67 per 200,000 hours. The 2015 goal is a 70% improvement from 2005.

Loss of Primary Containment Incidents



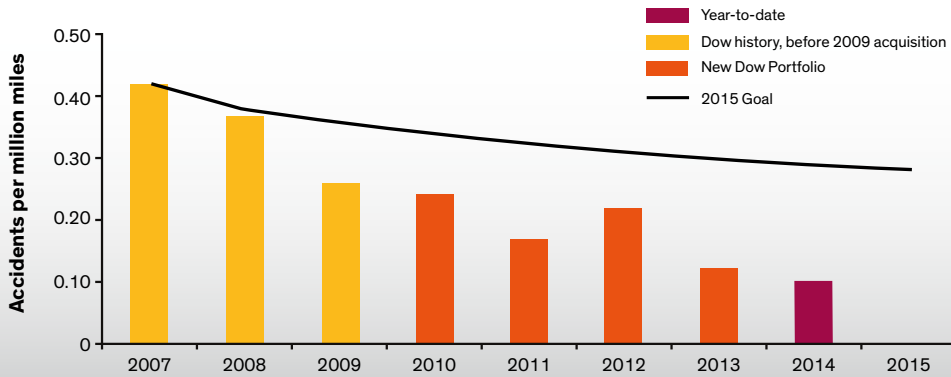
At the end of 3Q 2014, the Company had experienced 135 Loss of Primary Containment incidents. When annualized, the implied total of 180 would be a decrease from the 186 incidents experienced in 2013. The 2015 goal of 130 or fewer incidents is a 90% reduction from 2005.

Process Safety Incidents



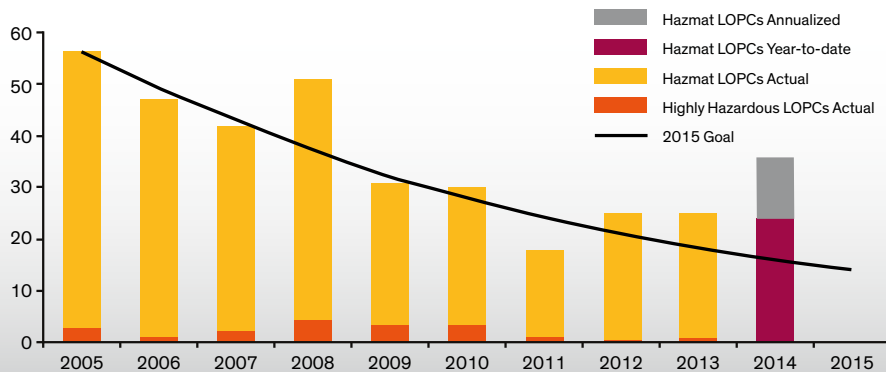
At the end of 3Q 2014, the Company had experienced eight Process Safety Incidents. When annualized, the implied total of 11 would be an increase from the seven incidents experienced in 2013, but remains significantly below the 2015 goal. The 2015 goal is to be experiencing less than 20 PSIs. Process Safety Incidents are classified in terms of the Center for Chemical Process Safety and American Chemistry Council definitions.

Severe Motor Vehicle Accident Rate



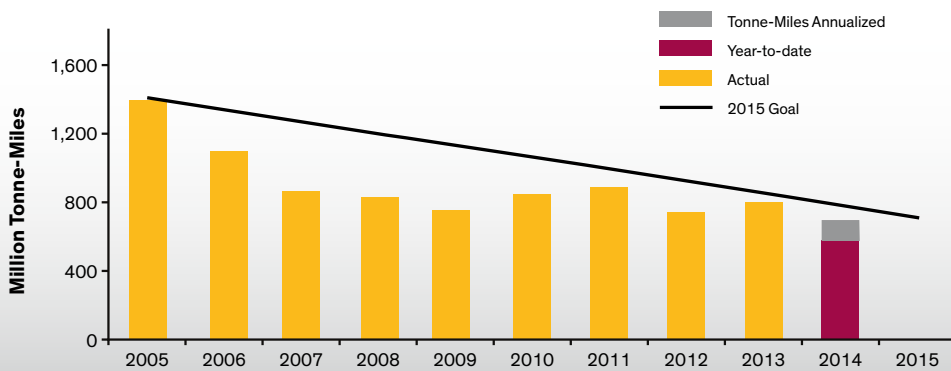
At the end of 3Q 2014, the Severe Motor Vehicle Accident incident rate was 0.07 accidents per million miles driven, which remains better than the target for 2015. Severe Motor Vehicle Accident rate was not measured in the heritage Rohm and Haas Company. The 2007–2009 values represent the heritage Dow population.

Hazmat Transportation LOPC Count



At the end of 3Q 2014, Dow had experienced 25 Hazmat Transportation Loss of Primary Containment events. The 2015 goal to reduce all Hazmat Transportation incidents to 14 or fewer is a 75% improvement from 2005.

Highly Hazardous Material Tonne-Miles



By reducing the number of tonne-miles of Highly Hazardous materials, Dow reduces the chance of in-transit incidents that could impact communities and areas through which Dow's products travel. Supply chain redesign is a long-term effort, and changes in sourcing points sometimes take multiple years to implement. Annualized figures indicate that we would experience about 682 million tonne-miles shipped via road and rail. The 2015 goal is to reduce these shipments to less than 705 million tonne-miles, which would be a 50% reduction from the baseline in 2005.



Science for a Sustainable World

We only have one planet, with limited resources. So everything we do and how we do it matters. Dow is committed to minimizing our own footprint and to delivering solutions that help our customers and the rest of society do the same. The world needs solutions for big challenges like energy, climate change, water, food, housing and health. And Dow has some of the world's best scientists and engineers dedicated to solving world challenges through innovation. When we do that, it's not just good for the planet, it's also good for business.

Dow remains committed to continuously improving its performance and publicly reporting its progress. Please visit dow.com for the latest Dow sustainability, business and performance news, and to share your comments or submit questions.



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Printed In U.S.A.
Distributed primarily as a PDF to minimize unnecessary use of forest resources
Published December 2014
51606