



Helping you sell your wheat for cash.

If you're looking to sell your wheat for cash after harvest, sign up to **Cash5** and we'll do it all for you. **Simple. Easy. Transparent.**

Our objective is to deliver a nett return equal or better than the average cash price on all grades from January to June.

We sell your wheat for cash between January and June and pay you the return received. This spreads your risk and return.

We know the market and make regular sales at the best prices across port zones and grades. Then we pay you the average return.

Simple. Easy. Transparent.

How does it work?

Deliver directly to the cash sales program via loadnet or commit using a multi-grade contract between 2nd November and 15th January.

A \$4.00 per tonne management fee applies to Cash5.

Transfer until 15th January and choose from three payment options:

- 1) Monthly payments over 5 months.
- 2) A cash advance payment of 70% less an additional 4.25% variable finance charge (paid in five days from the end of week of delivery (Sunday)); and a 30% cash payment in June or
- **3)** Defer your entire cash payment until July.

So why do it?

Simplify your grain marketing.

- Spread your risk by marketing over 5 months.
- Transparent free-in-store pricing and weekly sales reports.
- All grades accepted.
- The trusted Plum Grove team working with you.

What's the next step?

Call Plum Grove today to discuss your options on:

1300 411 155 plumgrove.com.au







Cash5 Sales Mandate

Cash5's mandates determine the upper and lower sales limits at any given point in time. This uses physical sales only to manage the percentage sold throughout the life of the program.



Payment options	5DEOW**	24/02/2016	23/03/2016	27/04/2016	25/05/2016	29/06/2016	08/07/2016
Five payments		1 st Payment	2 ND Payment	3 RD Payment	4 [™] Payment	5 [™] Payment	
Cash Advance payment*	70.0% Cash Advance					30.0% Final Payment	
Deferred cash payment							100.0% Final Payment

*Subject to interest charges ** 5 days end of week (Sunday)

Important Information & Features					
Manager	Tyson Fry				
Management Fee	\$4.00/t				
Payment terms	5DEOW				
Interest Rate	4.25% variable				
Early Contract Bonus	No				
Ring-Fenced	Yes, the product is managed independently of all other trading activities				
Independently Audited	Yes - see website for details				
Deductions	Finance (Advance and Loans), Levies, End Point Royalties				

For more details on Cash5 or other Plum Grove products go to www.plumgrove.com.au

Disclaimer: Under the Plum Grove Cash5 contract, Plum Grove Pty Ltd does not provide any financial or market advice to sellers or potential sellers of grain under this product. The information in this document is not a risk management recommendation or strategy. The information is provided purely to assist growers and they should consider seeking independent advice to assess the appropriateness or otherwise of entering into this type of product or contract. The information provided in this document is not exhaustive and growers should read the product Terms and Conditions for full details. If you would like further details regarding this product, please contact Plum Grove on 1300 411 155.