

# Access to cash markets for longer.

If you're looking to spread your wheat selling program after harvest, sign up to Cash9 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 October.

We sell your wheat for cash between January and October 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 to the 15th January. A \$6.00 per tonne management fee applies to Cash9. Transfer until 15th of January.

#### You have four payment options to chose from:

- 1) 3 cash payments over 9 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 October.
- 3) Defer your entire cash payment until the next financial year, 80% of payment paid in July and 20% paid in October.
- 4) Harvest/Flexi Loan: 80% of estimated payment subject to finance costs (paid in five days from the end of week of delivery (Sunday)); and 20% final payment in October.

#### So why do it?

- Access Mitsui's extensive demand.
- Spread your risk by marketing over 9 months.
- Transparent free-instore pricing and weekly sales reports.
- History of strong Noodle Wheat performance.
- 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

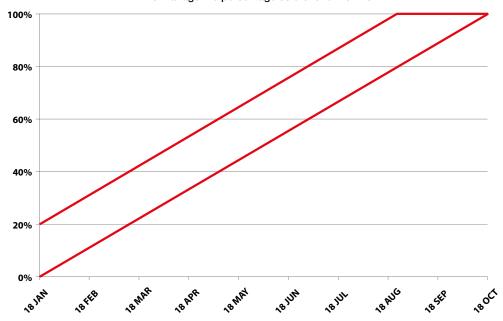






### **Plum Grove Cash9**

Cash9 mandates determine the upper and lower hedge at any given time. This product uses physical sales and derivatives (futures, options and FX) to manage the percentage sold over 9 months.



Payment options	5DEOW**	08/04/16	08/07/16	21/10/2016
3 Payments		33%	33%	34%
Cash Advance Payment*	70% Cash Advance			30% Final Payment
Deferred Cash Payment			80% Cash Payment	20% Final Payment
Harvest / Flexi Loan*	80% Harvest			20% Final Payment

<sup>\*</sup>Subject to interest charges \*\* 5 days end of week (Sunday)

Important Information & Features			
Manager	Tyson Fry		
Management Fee	\$6.00/t		
Payment terms	5 days EOW		
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 Cash9 or other Plum Grove products go to www.plumgrove.com.au

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