



PLUM GROVE



Harvest Pool: Your long standing proven performer

If you want a pool this harvest with a proven track record,
deliver to the Plum Grove Harvest Pool

So why do it?

- The trusted Plum Grove team are working with you.
- Independently verified long term performance.
- Quality payments for H1, H2, APW2, APWN and ASW1.
- 14 month timeframe, spreading your risk and returns.
- All grades accepted for maximum flexibility.

What's new?

Estimated Pool Returns

This season the harvest pool will be quoted on a Free-In-Store (FIS) basis to encourage greater transparency over the final pool returns across the industry. This means pool returns will be quoted on the same basis as cash prices.

What's the next step?

Call Plum Grove today to
discuss your options on:

1300 411 155
plumgrove.com.au

Payment Methods

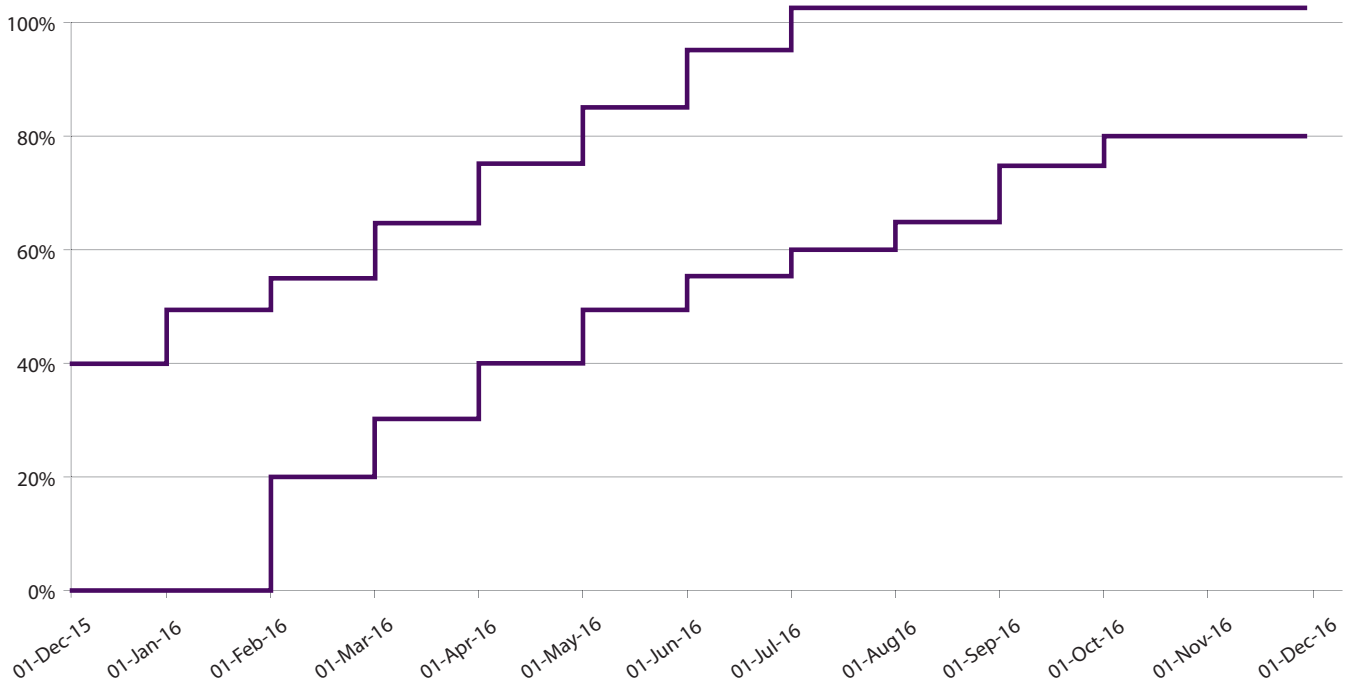
METHOD	TERMS
Harvest Advance	75% of EPR less proportional estimated costs within 7 business days from end of week of nomination.
Harvest & Flexible Loan	80% of EPR less proportional estimated costs within 7 business days from end of week of nomination. Flexible drawdown option is available.
Distributions	April, July, October and Finalisation, each payment less proportional costs.
Deferred	80% of EPR less proportional estimated costs in July, remainder at pool finalisation.





Plum Grove Harvest Pool

These mandates determine the upper and lower hedge limits for the pool at any given point in time. This product uses physical sales and derivatives (futures, options and FX) to manage the percentage sold over the life of the pool.



Payment	Harvest	Apr-16	Jul-16	Oct-16	Finalisation
Distributions		40%	40%	10%	10%
Harvest / Flexi Loan	80%				20%
Harvest Advance	75%		15%		10%
Deferred			80%		20%

Each payment will be less proportional costs

Deductions

Bulk and Non-Bulk Handler Costs, Finance (Advance and Loans), Levies and End Point Royalties } Paid by us on your behalf

Receival Fee } Not deducted from the Pool, CBH bill you directly
Freight to Port }

Fees

A Management fee of 2% applies to the Plum Grove Harvest Pool (FOB), of which 1.25% will be paid to Plum Grove as a Pool Management Fee, and 0.75% will be paid to CBH for administrative costs. Additional operational fees are deducted, as per the General Terms and Conditions. The published EPR that you see is always after these fees have been taken out.

For more details on Harvest Pool or other Plum Grove products go to <http://www.plumgrove.com.au>