



Harvest Pool: Your long standing proven performer

The objective of the Plum Grove Harvest Pool is to provide participants with longer term international market exposure, while using commodity, derivatives and foreign exchange strategies that protect and enhance returns over the life of the pool.

So why do it?

- The trusted Plum Grove team are working with you.
- Strong long term performance.
- Quality payments for H1, H2, AUH2, APW1, APW2, ANW1 and ASW1.
- 14 month timeframe, spreading your risk and returns.
- All grades accepted for maximum flexibility.

Estimated Pool Returns (FIS)

The harvest pool is 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.



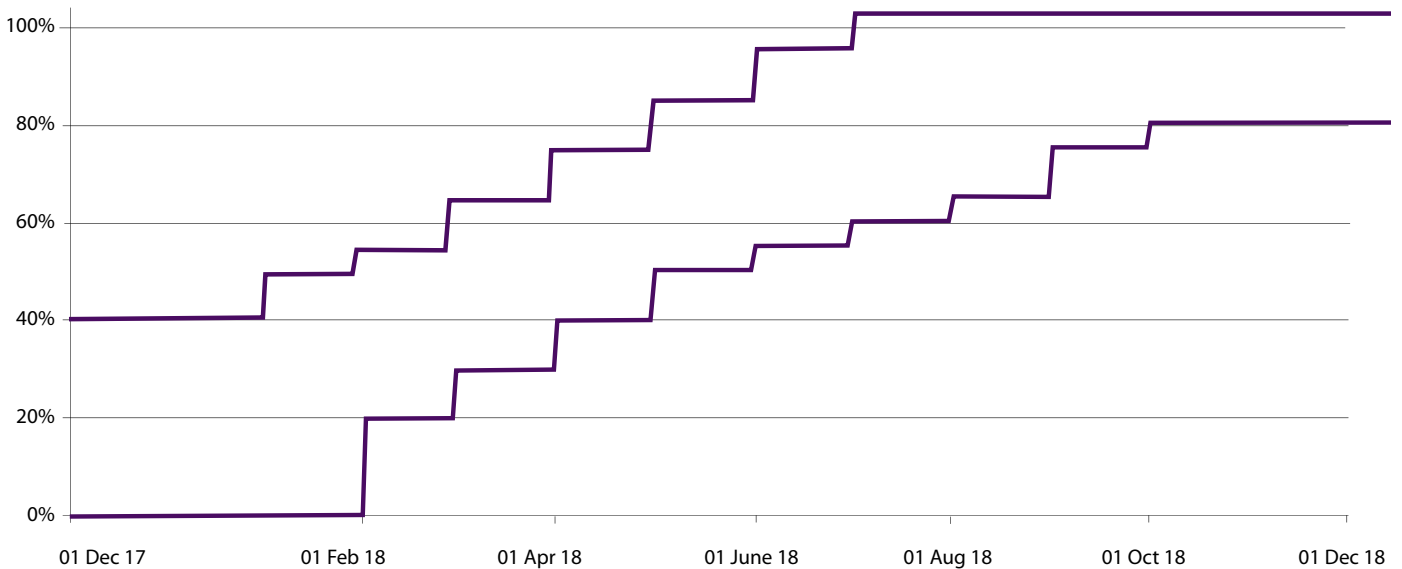


PRODUCT INFORMATION	
Product Name	Plum Grove Harvest Pool
Product Manager	Plum Grove and CBH Grain
Delivery Window	14 Nov - TBA
Market Exposure	14 months
Management Fee*	Refer to fee's below
Advanced Payment Terms	7DEOW**
Ring-Fenced	Yes, the product is managed independently of all other trading activities
Independently Reviewed	Yes - see website for details
Deductions	Bulk and Non-Bulk Handler Costs, Finance (Advance and Loans), Levies, End Point Royalties

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.

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-18	Jul-18	Oct-18	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. ** 7 days end of week (Sunday)

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

Disclaimer: Under the Harvest Pool 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.