

# AGG L5P50



Spreading risk through a managed product for wheat that delivers accountability between harvest estimates and final returns. The objective of AGG L5P50 is to provide no greater than 5% downside variance from opening EPRs while participating in up to 50% of any upside, should the international market rally.



## FEATURES

- Working with AGG Co-op to achieve the best result for you
- Standard wheat grades are accepted
- A tailored, managed product for wheat that seeks to outperform the market over a defined time period
- We monitor the market daily to protect and enhance returns between harvest and September 2016
- Monthly performance reports provided via email
- EPRs quoted \$/mt GST exclusive at port and nett of management fees

## PARTICIPATION

- Deliver directly to AGG L5P50 via Ezigrain, Grainflow or GrainTransact
- Transfer grain between 1 November 2015 and 10 January 2016

## PAYMENT OPTIONS

Payment option	5DEOW	22-Apr	8-Jul	16-Sept
Advance	70%			30%
Harvest Loan	80%			20%
Flexi Loan	80%			20%
Distributions		60%		40%
Deferred			80%	20%

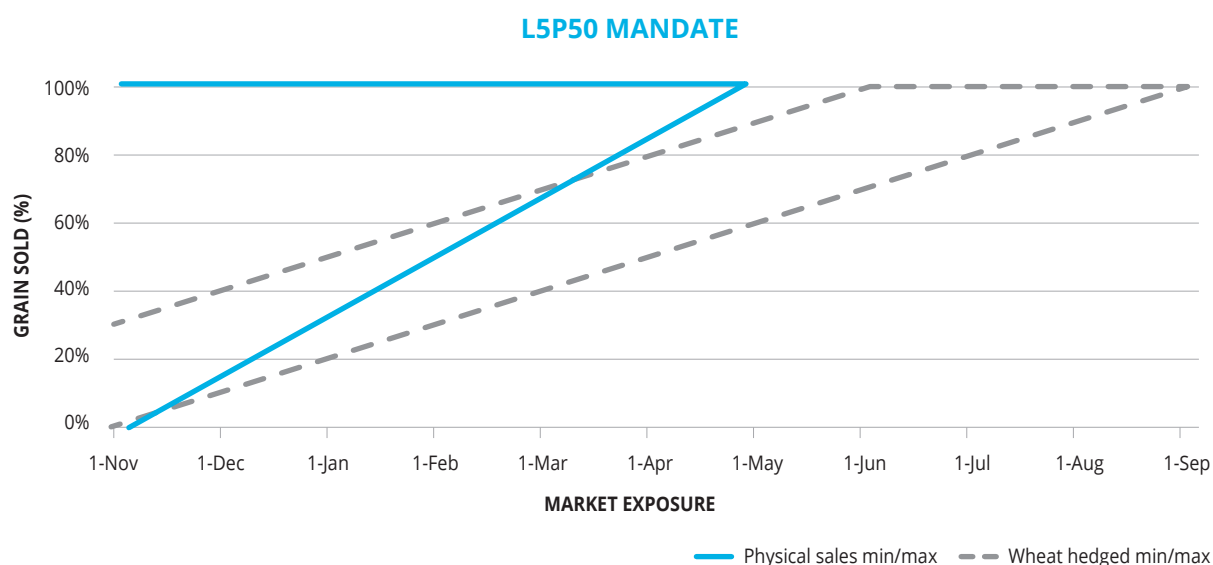
- 1) Advance – 2 payments, 70% 5DEOW and 30% 16th September 2016.
- 2) Harvest Loan – 2 payments, 80% 5DEOW and 20% 16th September 2016.
- 3) Flexi Loan – The option to drawdown up to the credit limit (80% of EPR). No drawdown results in distribution payments.
- 4) Distributions – 2 payments, 60% 22nd April 2016 and 40% 16th September 2016.
- 5) Deferred – 100% of cash payment. 80% due 8th July 2016 and 20% 16th September.



For more details on AGG L5P50, call AGG Co-op on 1300 943 244 or visit [www.aggcoop.com.au](http://www.aggcoop.com.au)

## MANDATE

The AGG L5P50 mandate illustrates the upper and lower hedge at any given time. The product uses physical sales and derivatives (futures, options and FX) to manage the percentage sold throughout the life of the program.



## PRODUCT INFORMATION

Transfer Entity	AGG L5P50
Product Manager	Plum Grove (PGSA)
Advance Payment terms	5DEOW*
Interest Rate	4.25% Variable
Management Fee	\$6.95mt with volume incentive discounts
Ring-Fenced	Yes, the product is managed independently of all other trading activities
Independently Reviewed	Yes - available on request
Deductions	Bulk Handling Charges, Levies, End Point Royalties

\* 5 days end of week