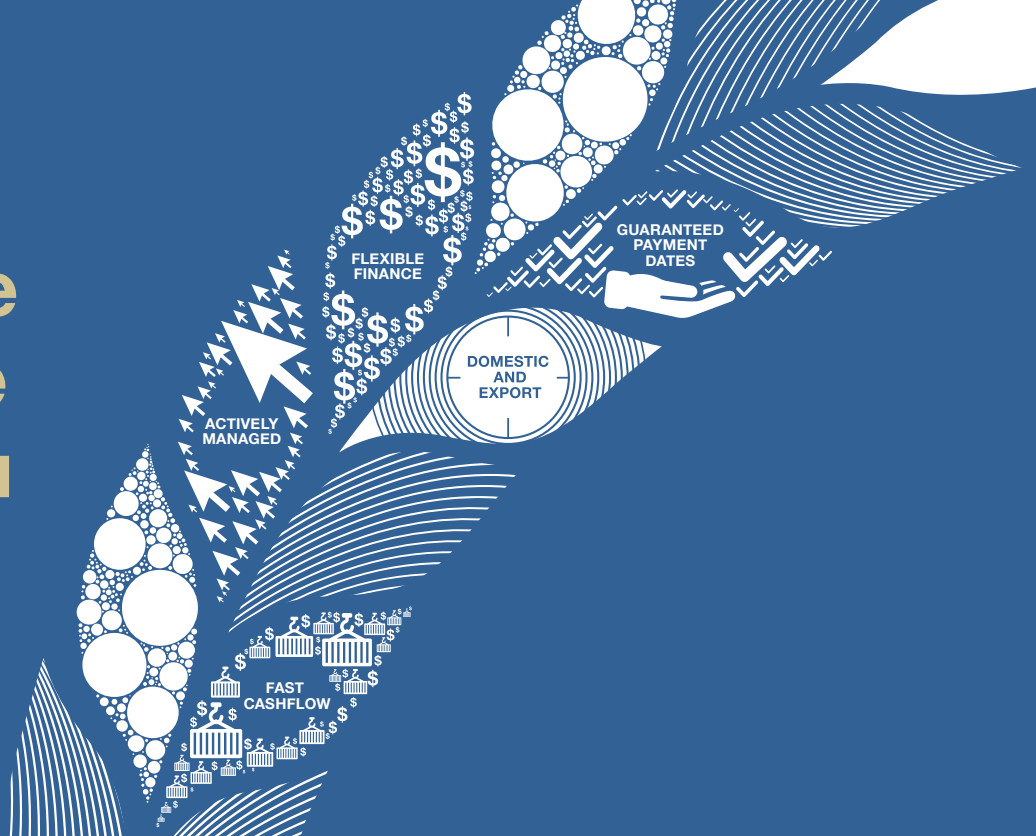


In a year like this, choose the pool you can trust.



AWB Harvest Pool. A smart tool for the modern farmer.

If there was ever a year to use AWB's Harvest Pool in your marketing mix, this is it. Wheat prices are low, but sitting on your grain has its challenges. That's where AWB's Harvest Pool can help. The Harvest Pool takes a longer-term view with the objective of capturing a better return for your wheat over time.

And with our flexible payment options you choose from fast cash flow at harvest or to spread payments over time. Don't get caught out this season. Choose AWB's Harvest Pool.

Benefits at a glance

- Participate in local and global market opportunities until October 2017
- Expert management with global derivative and foreign exchange participation
- Choose to receive harvest payments within five business days of delivery
- Choose from five different cash flow and payment options
- A low interest rate of 3.99% (variable)
- A market-leading underwritten level of 80% of the NEPR*
- Guaranteed distribution payment dates
- Individual port-zone returns to reflect your local price
- Be rewarded for quality through Golden Rewards
- Over 150 years of experience

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*Nominated Estimated Pool Return. There may be tax consequences for you in connection with the Products. This may include tax being payable on any scheduled payments made to you. The tax treatment and the year in which payments may be included in your income may vary depending on your specific circumstances. The information presented in relation to the Products does not constitute tax advice to you. It is very important that you seek professional financial and tax advice in relation to your particular circumstances. The AWB Harvest Pool is an initiative of AWB Harvest Finance Pools Pty Ltd atf 2016/17AWB Pools Trust ABN 23 179 735 262 ('AWB', 'we', 'us' or 'our'). Harvest Pool is a committed sub-pool within the 2016/17 AWB Pools Trust. This document contains information of a general background or summary nature about the operation of aspects of the Harvest Pool. It does not purport to be comprehensive or complete. It does not constitute financial product or investment advice, a risk management strategy or a recommendation. Past performance is not an indication of future performance and nothing in this document should be relied on as a representation as to future matters. Participation in Harvest Pool is subject to eligibility criteria, program limits and applicable terms and conditions. If you would like further details including the terms and conditions please contact 1800 447 246 or visit www.awb.com.au. The statements contained in this document are accurate as at the date of publication unless otherwise stated and remain subject to change without notice. AWB is not under any obligation to correct or update any such information. © The AWB name and logo are registered trademarks of Cargill Australia Limited ACN 004 684 173. All rights reserved.



Smarter solutions
for the modern farmer.

Enjoy flexible payment options

AWB Harvest Pool gives you the flexibility of choosing the best combination of cash flow and proceeds to meet your needs.

		Harvest	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Scheduled Payment	Cumulative %	Harvest Payment			1st Dist.		2nd Dist.		3rd Dist.			Final Dist.
	Distribution	Cash Flow			25% - 30%		45% - 50%		75% - 80%			100%
	Proceeds				45% - 50%					50% - 55%		
Deferred Distribution	Cash Flow								75% - 80%			100%
	Proceeds				0%					100%		
Advance Payment	Cash Flow	80%*					10% potential top-up					100%
	Proceeds				Up to 90%					10% - 20%		
Harvest Loan	Cash Flow	80%*					10% potential top-up					100%
	Proceeds				45% - 50%					50% - 55%		
	Repayment			Flexibility to repay and redraw at any time	25% - 30%		45% - 50%		75% - 80%			100%
Flexi Loan	Cash Flow	80%**					10% potential top-up					100%
	Proceeds				0%					100%		
	Repayment				Flexibility to repay and redraw at any time				75% - 80%			100%

*80% of Nominated Estimated Pool Return less site costs paid within five business days from delivery. **80% of Nominated Estimated Pool Return less site costs provided as a credit limit and available to draw within five business days from delivery. Note: Unless otherwise indicated, cash flow percentages reflect cumulative percentage of EPR. Costs are deducted from payments, however timing and percentage deducted per payment is dependent on payment choice. Please use 'AWB Estimated Silo Returns Calculator' for further details.

Feel secure with guaranteed payment dates

For distribution payment options, guaranteed payment dates are set throughout the year making it easier to manage your cash flow.

Month	Distribution	Deferred Distribution
March	Friday 31 March 2017	
May	Friday 26 May 2017	
July	Friday 28 July 2017	Friday 21 July 2017
October	Pool Finalisation: Friday 27 October 2017	

Our guarantee is for the date of the payment only. To the extent that a payment is not made by the guaranteed time, AWB offers to pay farmers interest at the rate of 18% per annum for each day that the payment is delayed. Payment amounts are estimates only and not guarantees as we do not want to limit pricing opportunities.

Trust the experts with AWB's Harvest Pool. Call your local AWB Territory Manager today.

Queensland

AWB Queensland 07 4690 1200

New South Wales

AWB Central NSW 02 6362 6627
AWB Wagga Wagga 02 6933 6000
AWB Northern NSW 02 6792 4924

Western Australia

AWB Geraldton 08 9964 1051
AWB Perth 08 6330 5000
AWB Albany/Esperance 0418 518 784
AWB Kwinana 0428 283 246

Victoria

AWB Victorian Mallee 03 5033 1370
AWB North Eastern Victoria 03 5743 2589
AWB Central 03 5482 4252
AWB Wimmera & Western District 0400 836 139

South Australia

AWB Yorke Peninsula & Northern SA 08 8664 1789
AWB Eyre Peninsula 08 8682 3500
AWB Lower North & South East SA 08 8214 6733

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