

Making your crop work harder starts now with Season Starter.

This popular and proven performing marketing tool is open for contracting for a limited time.

Contracting 2 - 6 July, 2018.












Your crop is your major asset, it's not just about revenue but getting access to a range of benefits that help run your farming business.

Whether you need access to cashflow at planting, when farm inputs are due or need a tool that helps diversify your marketing strategy beyond selling for cash at harvest, the Season Starter Pool could be a business solution for you.

Partner with AWB and get access to a team of experts who use global networks and local know-how to deliver you results over a full 12 months.

Reasons to choose Season Starter

-  Proven performance against best bid cash price
-  Access to immediate cashflow with the Production Advance Program*
-  Participation in local and global market opportunities until June 2019
-  Get a guaranteed minimum return set at 85% of the contracting EPR**
-  Capped site to port costs
-  Choose from three different cash-flow and payment options
-  More certainty with guaranteed payment dates
-  Access to transparent monthly reporting
-  Combining local experience with our global networks

* Eligibility criteria applies

** You may opt out of the guaranteed minimum return and capped cost features.

Getting started is quick and simple

Contact your local AWB Representative or call AWB on 1800 447 246 today.

Things to consider: Terms and Conditions, Fees and Charges, Acceptable wheat grades and locations apply. For full details, visit awb.com.au/Season-Starter

DISCLAIMER: The AWB Season Starter is an initiative of AWB Harvest Finance Pools Pty Ltd atf 2018/19 AWB Pools Trust ABN 53 631 471 748 ('AWB', 'we', 'us' or 'our'). Season Starter is a committed sub-pool within the 2018/19 AWB Pools Trust. This document contains information of a summary nature about the operation of aspects of the Season Starter. It does not purport to be comprehensive or complete. Nothing in this document is intended to constitute financial, investment, tax, legal or any other form of advice, recommendation or a representation that any transaction, or otherwise is suitable or appropriate for you. 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. Season Starter includes the opportunity to apply for the Production Advance program but acceptance into the Season Starter does not automatically entitle you to receive the Production Advance. AWB may in its absolute discretion determine to approve or reject a Production Advance application. 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.

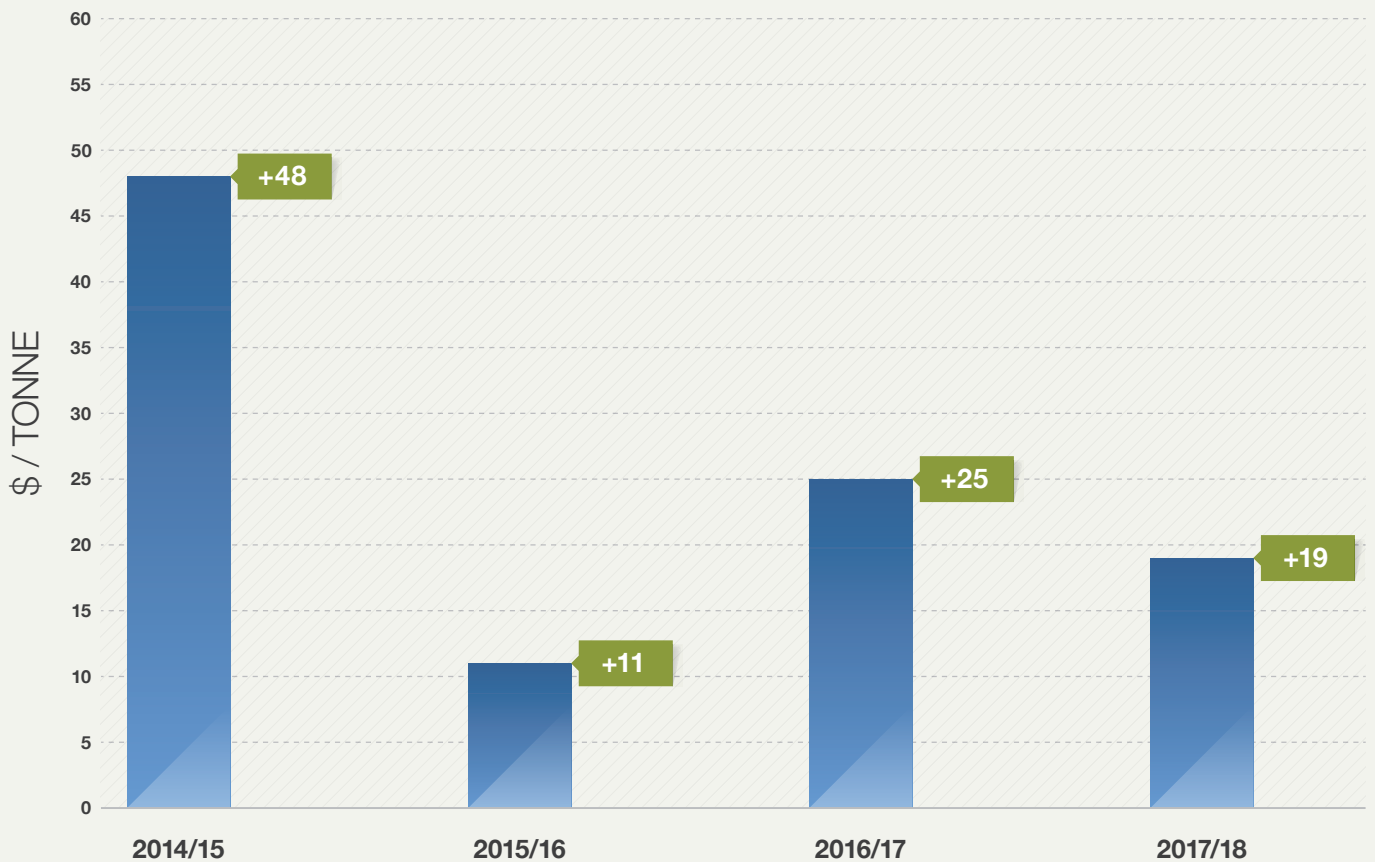
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Proven performance

The AWB Season Starter performance objective is to outperform the average of the best bid cash price across the marketing window. This chart illustrates Season Starter performance over the last four years on a national basis by taking an average of all port zones. This demonstrates that we have consistently achieved our performance benchmark.

Average APW1 performance snapshot

■ APW1 Pool Returns V APW1 best bid daily cash price



For each season, Season Starter performance is determined by comparing the final APW1 pool returns across all portzones as an average to the APW1 best bid daily cash price in each portzone over the Season Starter marketing window as an average. The Season Starter marketing window commences at contracting and runs through until pool finalisation. The APW1 best bid daily cash price is calculated by taking the Profarmer Port zone index price for APW1 each day and calculating an average APW1 best bid price across all portzones. The Profarmer Port Zone index is derived by taking the best bid at every up country site, adding the GTA location differential based on the natural terminal port to calculate a port equivalent best bid cash price, and takes an average of all the best bid prices. Values in the chart are rounded up or down to the nearest dollar. In WA, prior to September 2014, best bid cash prices represent prices for APW2 wheat. An individual grower's returns would be different from the final Average APW1 Season Starter Return (port zone) dependent on location, grade and finance option.

Flexible payment and finance options

		Jul 18	Aug 18	Sep 18	Harvest 18	Jan 19	Feb 19	Mar 19	Apr 19	May 19	Jun 19	Jul 19
Payment Option	Cumulative %	Harvest Payment				1st Dist.			Final Dist.		Final Dist.	
Distribution	Cash Flow						40% - 50%				100%	
Deferred Distribution	Cash Flow											100%
Harvest Loan	Cash Flow				85%*						100%	
	Repayment						40% - 50%				100%	

* 85% of EPR published at contracting.

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 detail. Harvest payments and credit limits are available seven business days from delivery.