

Additional flexibility to the SAG harvest pool.

Personalised Pool Pricing.



WHEAT | BARLEY | CANOLA



SAG's harvest pool has new, innovative pricing options. Now you have the choice to select the pricing strategy that best suits your needs.

A new generation of pool pricing

SAG continues to deliver pool innovation and flexibility with a structured marketing product.

A new pool pricing product that allows you – the grower – to determine the level of pricing exposure of your grain over the life of the pool.

Now you have the flexibility to choose what is best for you

SAG's Personal Pricing Strategies (PPS) lets you choose the level of market exposure that suits you best.

Why?

Because we understand that every grower has different circumstances and expectations.

3 pricing strategies to choose from

SAG gives you a choice of three pool pricing options.

Each option has a different exposure to the market and its influence on prices over the life of the pool.

Choose the pricing strategy that works for you.

You can choose from our Stable, Balanced and Dynamic strategies.

Stable

HEAVILY HEDGED

Market exposure

Low

Objective

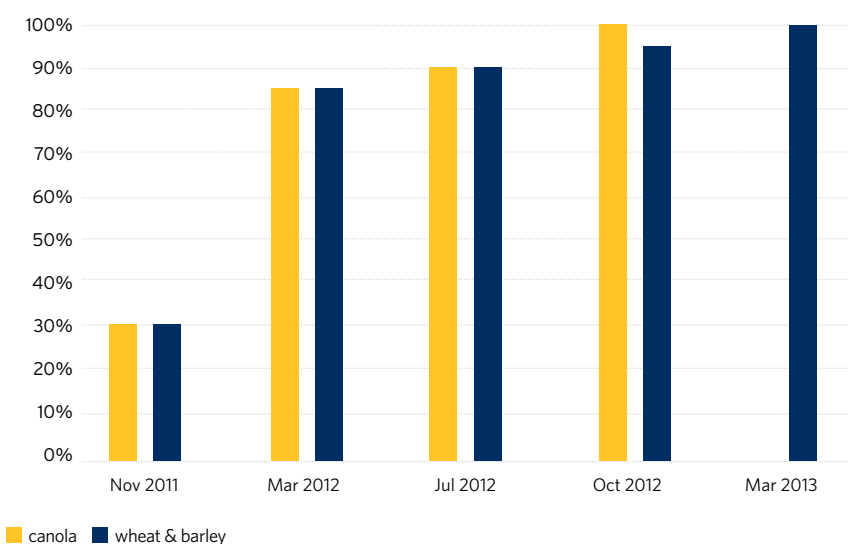
This option follows a heavy hedging strategy, with the objective to ensure that the EPR will remain relatively stable over the life of the pool.

Your strategy

As the most conservative of the three strategies, the Stable strategy is suited to growers who want less exposure to market movements over the life of the pool, and greater predictability of the final pool return earlier in the year.

Note: this PPS strategy is available by contract only, while the pool remains open. Call your local representative for details.

Minimum pricing levels



Details

- + Higher % of price coverage (hedging), earlier in the marketing and execution program of the pool.
- + Post-harvest, EPRs will remain relatively stable over the life of the pool.
- + Pricing coverage will be up to 85% by the end of March, with later 'market changes' having far less influence on EPRs.

Balanced

TRADITIONALLY HEDGED

Market exposure

Medium

Objective

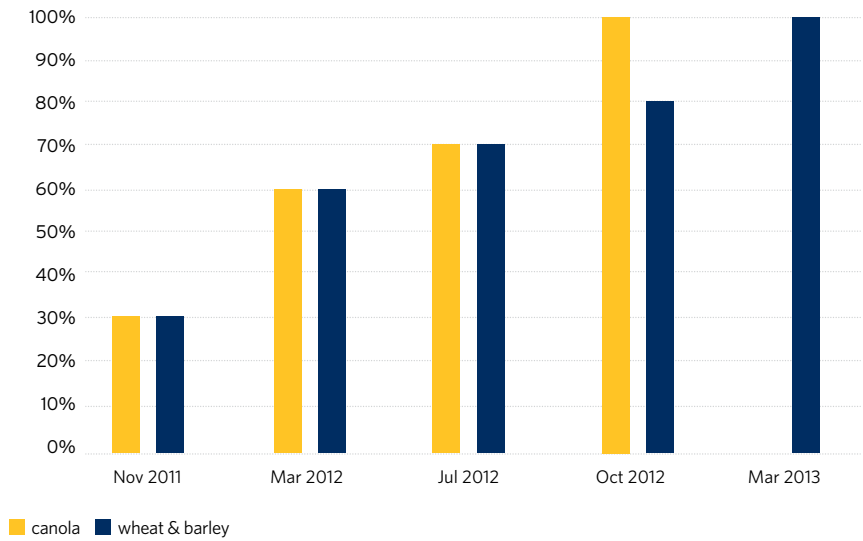
This option uses a traditional pool pricing strategy, where there are some market influences on EPR throughout the life of the pool. Whilst there is exposure to the market post-harvest, the Balanced strategy defends against Northern Hemisphere new crop influences later in the year.

Your strategy

This strategy suits growers who want some ongoing exposure to market influences post-harvest, but who still prefer predictability in the final pool return.

Note: this is the default PPS for growers who don't choose a different pricing strategy.

Minimum pricing levels



Details

- + Traditional pricing profile of a pool with a spread of pricing exposure (hedging) throughout the life of the pool.
- + Post-harvest, EPRs will still have exposure to market movements. A minimum of 60% will be priced by the end of March.
- + The default pricing strategy for growers.

Dynamic

DEFERRED HEDGING

Market exposure

High

Objective

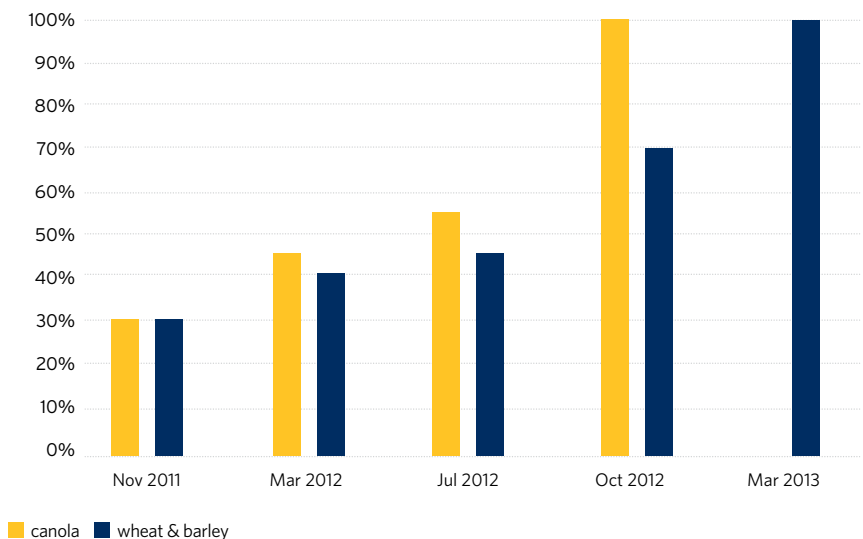
This option utilises a strategy with a lower amount of hedging early post-harvest, and therefore has a higher exposure to market variables throughout the life of the pool. This gives growers greater exposure to new season global market dynamics, and less immediately post harvest.

Your strategy

This strategy suits growers who are comfortable with an EPR that is heavily influenced by market conditions post-harvest, but stabilise towards the end of the pool.

Note: this PPS strategy is available by contract only, while the pool remains open. Call your local representative for details.

Maximum pricing levels



Details

- + Pricing coverage quotes as a maximum %, capping early hedging activities.
- + Lower % of price coverage (hedging) in the earlier marketing and execution program of the pool.
- + Post-harvest, EPRs will reflect market conditions more closely, stabilising later in the year.

'SAG gives me the choice to select the pool pricing strategy that best suits my needs.'



Why deliver to SAG Pools?

- + Three pricing strategies to choose from: Stable, Balanced and Dynamic
- + Available for Wheat, Barley and Canola
- + Highly competitive returns
- + Full range of payment options - harvest loan/advance, flexible loan, distributions and deferred
- + Industry-leading quality rewards for wheat
- + Blend of domestic and export focus - with access to premium offshore markets
- + Managed by SAG's highly experienced pool marketing team

For full product terms and conditions and payment terms, refer to our website.

Contact your local representative today.

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