



SHORT FORM POOL PROVIDERS DISCLOSURE GUIDE (PPDG)

1. Who

Item	Description
Aim of Mandate of the pool	Indexed Sales Program
Legal entity operating the pool	Advantage Grain Pty Ltd
Years this pool has been operating	18 Years
Legal Entity owning the pooled grain	Advantage Grain Pty Ltd
Name of responsible Pool Management Team	Chris Nikolaou and Rowan Fessey
Pool manager's years of relevant experience	25 Years

2. What

Item	Description
Aim of the pool	To sell an average portion of grain per month over the period determined by the grower and return at least the average price of the month.
Period open for deliveries/contracts	From October 26 2026 – closing dates TBA
Length of pool - refer to page 3 and 4	Determined by grower program selection
Area where pool is offered	Queensland, New South Wales, Victoria, South Australia and Western Australia. Please refer to our website for a list of storage providers where Advantage is offered.
Commodities/Grades accepted	Wheat, barley and canola (all grades major bulk handlers and private sites offer as segregations)
Hedging tools used (if any)	No hedging tools used.
Payment options	Advance Payment: Advance paid within 5 business days. Monthly Payment: As Advantage Grain sells the grain, get paid on or before the 15th of the following month. Deferred Payment: One payment in July. If the 9 month program is selected growers will continue to receive monthly payments from 15 August until 15 October.
Fees charged by the pool manager	Pool Management fee: Wheat and barley \$6.90/MT, Canola \$8.90/MT
Other Charges - refer to page 5	Advantage passes on all other charges we receive for your grain including all storage fees, end point royalties, levies, interest on receival fee. Please refer to your local storage provider for storage and handling fees.
When will the final audit be complete?	Within six months of 31st October 2027.



3. Key Details

Item	Y/N	Further Information
Will the pool be offered according to the GTA operating standard for pool providers?	Y	
Does the pool provide participants with an Estimated Pool Return (EPR*)?	Y	
Does the pool provide participants with an Estimated Silo Return (ESR*)?	Y	ESR's are calculated by converting the CBOT (for wheat and barley) & ICE (for canola) futures for the 2, 4, 5 or 9 months of the sales program into Australian dollars per tonne and working out the average price from those months. Rather than using our own view of the market we use the openly traded futures market place as our guide. You can view our ESR's at advantagegrain.com.au
Does the pool provide participants with a Final Pool Return (FPR*)?	Y	You can view these at advantagegrain.com.au
Does the pool provide participants with a Final Silo Return (FSR*)?	N	Will provide upon request
Does the Pool provide a Guaranteed Pool Return (GPR*)?	N	
Does the Pool provide an Underwritten Pool Return (UPR*)?	N	Underwritten Pool Returns only apply to advance payments.
Is there a potential for conflict between the pool manager and related entities?	N	
Are the pool assets owned in a separate entity from the pool manager's assets?	N	Advantage Grain does maintain separate accounts at all BHC's and internally manages stock, accounting and audits separately from the business's other activities.
Key Benefits of Advantage		• Allows growers to separate their cashflow and grain marketing decisions • Managed by professional and experienced team • Market grain post harvest when there are less sellers • Potential for autumn rally on northern hemisphere production concerns
Key Risks of Advantage		The risk for Advantage is the market has no volatility and wheat, barley and/or canola prices remain unchanged over the chosen time period.
What freight rates do Advantage grain use?		You can view these on the GTA website https://graintrade.org.au/storage-and-handling/location-differential-tables/



4. Defined terms (in brief)*

Estimated Pool Return (EPR)	Means an estimate of the Pool Return in \$A/t excl of GST provided by the Pool Provider to Pool Participants. The EPR must also be quoted at Track or track equivalent level for East Coast and SA or FIS for WA and net of all costs, management fees, any other fees (including estimates of any costs and fees) where possible, otherwise explicitly define what costs, fees and charges are included and excluded in the published figure.
Estimated Silo Return (ESR)	Means an Estimated Pool Return quoted at up country silo level. It shall be the EPR (ie quoted at Track level on East Coast/SA) less the applicable freight and any other costs for the respective silo.
Final Pool Return (FPR)	Means a final Pool Return in \$A/t excl of GST provided by the Pool Provider to Pool Participants. The FPR must also be quoted at Track or track equivalent level for East Coast and SA or FIS for WA and net of all costs, management fees, any other fees (including estimates of any costs and fees) where possible, otherwise explicitly define what costs, fees and charges are included and excluded in the published figure.
Final Silo Return (FSR)	Means a Final Pool Return quoted at up country silo level. It shall be the FPR (ie quoted at Track level on East Coast/SA, or FIS level in WA) less the applicable freight and any other costs for the respective silo.
Free In Store	The term “Free In Store” or “FIS” shall have the same meaning as per the GTA Trade Rules as available on the GTA website http://www.graintrade.org.au/
GTA Arbitration and Dispute Resolution Rules	Means the GTA Arbitration and Dispute Resolution Rules as at the date of the commencement of any Arbitration, and available from GTA (www.graintrade.org.au)
Guaranteed Pool Return	Means the guaranteed minimum payment (\$A/t) (excl GST) the Pool Provider will pay Pool Participants net of all Pool Provider charges at a designated price basing point, i.e. country silo, track, free in store (“FIS”) excl of GST. A GPR is in effect a guaranteed minimum FPR.
Pool	Means a grouping of grain treated collectively by a Pool Provider for the purposes of marketing grain, grouped according to time of delivery, location, quality, grade or variety of grain or such other matters as determined by the Pool Provider. Sales and outcomes from other risk management activities, are made in respect of each Pool and profits (and losses) are shared between the Pool Participants.
Pool Provider	Means a commercial organisation conducting a Pool for the benefit of Pool Participants.
Pool Return	Means the financial return paid to Pool Participants net of all costs, fees and charges including Pool Provider charges at a designated price basing point, i.e. country silo, port, track or free in store (“FIS”) excl of GST
Ring Fencing of Activities	Means the clear identification of grain belonging to a Pool and the separation of Pool assets and liabilities from other Pools and that of the Pool Provider. The fiduciary responsibility should be prioritised to Pool Participants at all times.

advantage



Ring Fencing of Assets	Means the activities undertaken by the Pool Provider to quarantine or separate pool participants net assets, and equity from the assets and liabilities of the Pool Provider for the purpose of protecting the Pool Participants net assets, and equity from any administration or liquidation proceedings or actions should the Pool Provider become insolvent or be subject to administration or liquidation proceedings
Track	The term “Track” shall have the same meaning as per the GTA Trade Rules as available on the GTA website http://www.graintrade.org.au/
Underwritten Return	Means the guarantee by a Pool Provider that a payment or loan made to a Pool Participant, if nominated as “Underwritten”, is non-recourse should the subsequent proceeds, of Final Pool Return from the Pool be less than the Underwritten amount. Consequently, the Pool Participant shall have no further debt or liability to the Pool Provider (or associated provider) with respect of the Underwritten amount and that the Pool Provider guarantees the FPR paid to the Pool Participant will not be less than the Underwritten return. Pool Providers may charge a fee to provide Underwriting. Any such fee must be disclosed in the terms and conditions and/or other relevant documentation

advantage 2 PROGRAM

	JAN	FEB	MAR	APR	MAY	JUN	JUL
GRAIN SOLD	✓	✓					
MONTHLY PAYMENT STRUCTURE							
PROCEEDS PAID		15 Feb	15 Mar				
ADVANCE PAYMENT STRUCTURE							
PROCEEDS PAID	Advance (paid 5 days after delivery)		Remainder (15 Mar)				
DEFERRED PAYMENT STRUCTURE							
PROCEEDS PAID							15 July (1 payment)

Advantage Grain charges a fee of \$6.9 per tonne for all grades of wheat and barley, and \$8.9 per tonne for canola.

advantage



advantage march 4 PROGRAM

	JAN	FEB	MAR	APR	MAY	JUN	JUL
GRAIN SOLD			✓	✓	✓	✓	
MONTHLY PAYMENT STRUCTURE							
PROCEEDS PAID				15 Apr	15 May	15 Jun	15 Jul
ADVANCE PAYMENT STRUCTURE							
PROCEEDS PAID		Advance (paid 5 days after delivery)					Remainder (15 Jul)
DEFERRED PAYMENT STRUCTURE							
PROCEEDS PAID							15 July (1 payment)

Advantage Grain charges a fee of \$6.9 per tonne for all grades of wheat and barley, and \$8.9 per tonne for canola.

advantage 5 PROGRAM

	JAN	FEB	MAR	APR	MAY	JUN	JUL
GRAIN SOLD	✓	✓	✓	✓	✓		
MONTHLY PAYMENT STRUCTURE							
PROCEEDS PAID		15 Feb	15 Mar	15 Apr	15 May	15 Jun	
ADVANCE PAYMENT STRUCTURE							
PROCEEDS PAID	Advance (paid 5 days after delivery)					Remainder (15 Jun)	
DEFERRED PAYMENT STRUCTURE							
PROCEEDS PAID							15 July (1 payment)

Advantage Grain charges a fee of \$6.9 per tonne for all grades of wheat and barley, and \$8.9 per tonne for canola.

advantage



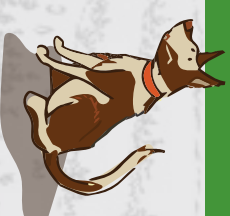
advantage 9 PROGRAM

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT
GRAIN SOLD	✓	✓	✓	✓	✓	✓	✓	✓	✓	
MONTHLY PAYMENT STRUCTURE										
PROCEEDS PAID		15 Feb	15 Mar	15 Apr	15 May	15 Jun	15 Jul	15 Aug	15 Sep	15 Oct
ADVANCE PAYMENT STRUCTURE										
PROCEEDS PAID	Advance (paid 5 days after delivery)									Remainder (15 Oct)
DEFERRED PAYMENT STRUCTURE										
PROCEEDS PAID							15 July (payment for 6 months)	15 Aug	15 Sep	15 Oct

Advantage Grain charges a fee of \$6.9 per tonne for all grades of wheat and barley, and \$8.9 per tonne for canola.

advantage

Available at all major bulk handling companies such as Bunge, T-Ports, Louis Dreyfus Company (LDC), AWB Grainflow and GrainCorp. We also have storage and handling agreements with privately owned storage sites.



Why not choose a few different programs? That way, you can spread your risk, and optimise your cashflow.

	advantage custom	advantage 2	advantage 5	advantage 9	advantage march 4
KEY POINTS	Customise and control • Still get the averaging effect over 4 weeks • Tailor made program to suit your business	Fast cash flow • Simple and short term	Spread income, lower risk • Increased market exposure to spread risk • Regular cashflow	Risk minimisation • Lowest Risk • Participation in potential late-year market lifts • Regular cashflow up until next harvest	Post Harvest Program • Regular cashflow • Increased time to make your grain marketing decision • Exposure to northern hemisphere weather volatility
MONTHS OF MARKET EXPOSURE	Develop a sales strategy with the Advantage Grain team that suits your business	2 months January – February	5 months January – May	9 months January – September	4 months March - June
GRAIN TRANSFERRED	End of harvest	End of harvest	End of harvest	End of harvest	Early March
PAYMENT OPTIONS	Monthly: Paid on 15 th following the month of your sales Deferred: Payment in July Loan: Loan against grain (unsold); Up to approx 50%	Advance: 70% of site ESR paid in 5 business days with the balance paid March 15 th Monthly: Paid on 15 th of February and March Deferred: Payment in July	Advance: 60% of site ESR paid in 5 business days with the balance paid June 15 th Monthly: February 15 th through to June 15 th each month Deferred: Payment in July	Advance: 50% of site ESR paid in 5 business days with the balance paid October 15 th Monthly: February 15 th through to October 15 th each month Deferred: Payment in July (Resumes monthly payments August)	Advance: 60% of site ESR paid in 5 business days with the balance paid July 15 th Monthly: April 15 th through to July 15 th each month Deferred: Payment in July
FEEES	Wheat & Barley: \$6.9/tonne Canola: \$8.9/tonne Paid on behalf of grower (deducted from payments): • Storage and Handling fees • End point royalties • DAFF and other levies	Wheat & Barley: \$6.9/tonne Canola: \$8.9/tonne Paid on behalf of grower (deducted from payments): • Storage and Handling fees • End point royalties • DAFF and other levies	Wheat & Barley: \$6.9/tonne Canola: \$8.9/tonne Paid on behalf of grower (deducted from payments): • Storage and Handling fees • End point royalties • DAFF and other levies	Wheat & Barley: \$6.9/tonne Canola: \$8.9/tonne Paid on behalf of grower (deducted from payments): • Storage and Handling fees • End point royalties • DAFF and other levies	Wheat & Barley: \$6.9/tonne Canola: \$8.9/tonne Paid on behalf of grower (deducted from payments): • Storage and Handling fees • End point royalties • DAFF and other levies

For more information, call Advantage Grain on 1300 245 586