

INVESTING IN AGRICULTURE

Why invest in this sector, how the money flows and the benefits these investments provide

FUTUREGROWTH

/ ASSET MANAGEMENT

PENSION FUND MEMBERS



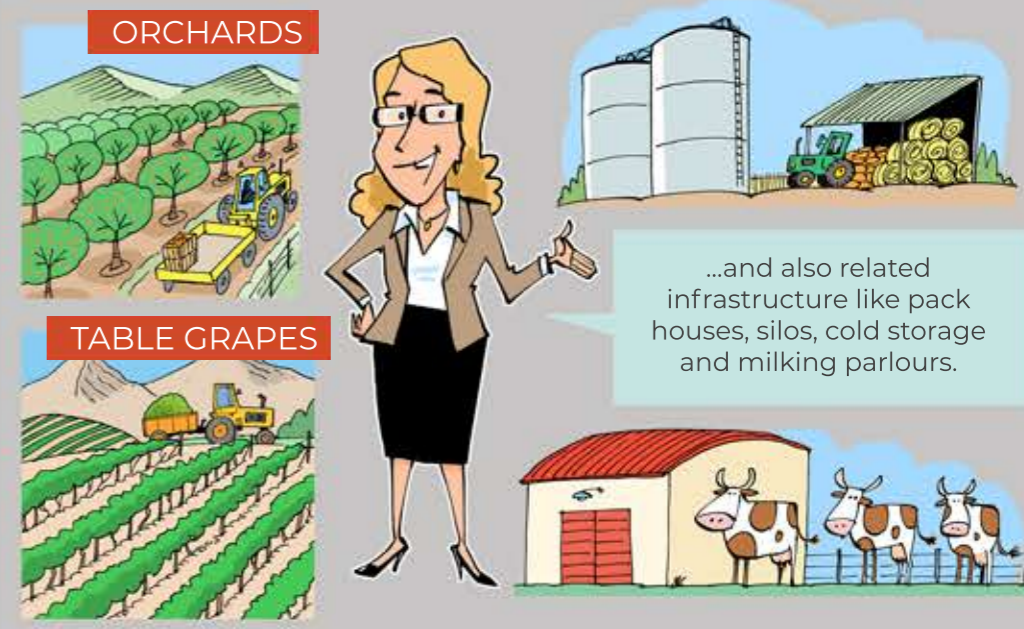
Pension fund money flows into Futuregrowth's agri funds.



FUTUREGROWTH AGRI FUNDS

Investing in agriculture benefits pension fund members, the farm workers and the environment.

THE AGRI FUNDS BUY FARMLAND...



ORCHARDS

TABLE GRAPES

...and also related infrastructure like pack houses, silos, cold storage and milking parlours.

FINANCIAL RETURNS

CAPITAL APPRECIATION

LEASE FEES FROM OPERATORS

The agri funds appoint an operator to manage the farmland and related infrastructure.

APPOINTS AN OPERATOR

2 THE AGRI FUNDS IMPROVE AND DEVELOP THE EXISTING AND ADDITIONAL FARMLAND. WHEN THE TIME IS RIGHT, THE AGRI FUNDS WILL SELL THE FARMLAND AND RELATED INFRASTRUCTURE.



1 THE OPERATOR LEASES THE FARMLAND AND RELATED INFRASTRUCTURE FROM THE AGRI FUNDS.



WHAT DOES THE OPERATOR DO?

The operator is an entity that performs the farming function and controls the entire value chain -- from farm to the supermarket shelves.



SOCIAL IMPACT FOR FARM WORKERS

UPGRADES TO WORKER HOUSING



LITERACY TRAINING

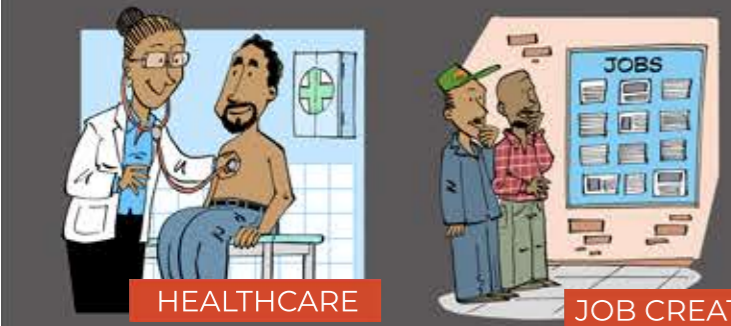


MANAGEMENT AND SUPERVISOR TRAINING



ENVIRONMENTAL BENEFITS

- FOOD SECURITY
- SOIL CONSERVATION
- WATER CONSERVATION
- SUSTAINABLE FARMING PRACTICES
- REDUCED GREENHOUSE GASES



HEALTHCARE

JOB CREATION