

# INVESTING IN AGRICULTURE

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

# FUTUREGROWTH

/ ASSET MANAGEMENT

## PENSION FUND MEMBERS



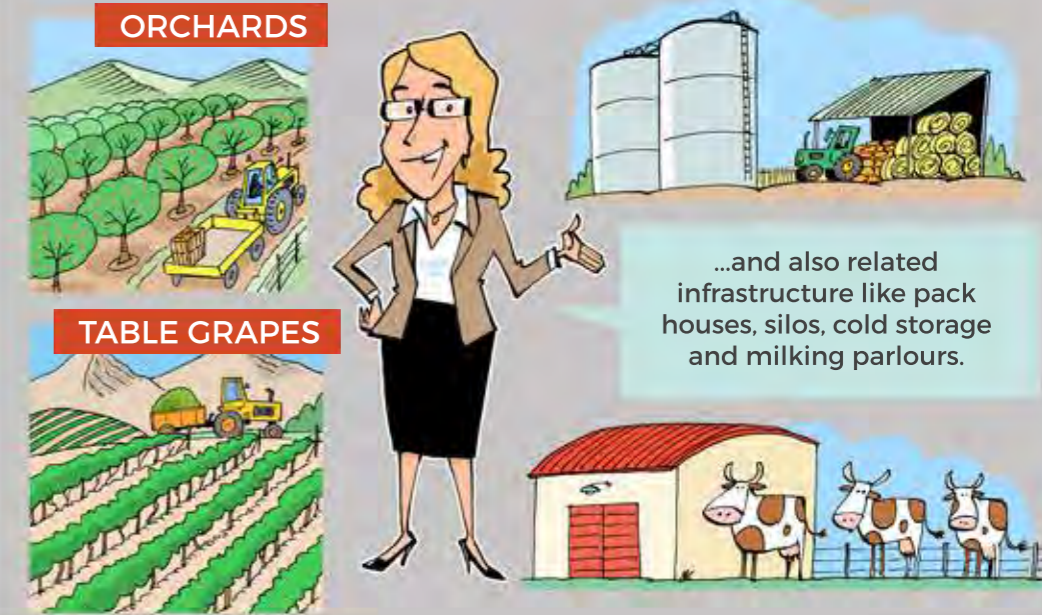
Pension fund money flows into Futuregrowth's agri funds.



## 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

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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.



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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

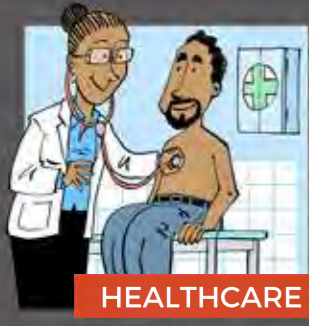


MANAGEMENT AND SUPERVISOR TRAINING



## ENVIRONMENTAL BENEFITS

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



HEALTHCARE



JOB CREATION