

FREQUENTLY ASKED QUESTIONS

What is the Allocation Advance?

The Allocation Advance is an early allocation distributed to shareholders. It is distributed according to delivery entitlements and must be included within the maximum annual allocation limit under the Water Sharing Plan (WSP) to allow the product to be available early in the season.

Who is eligible for the Allocation Advance?

Murray Irrigation shareholders who are currently financial.

How much water can I get through Allocation Advance?

Water is allocated as a percentage of the shareholder's total *delivery entitlements*. This is up to a limit of 110 percent of *water entitlements* (Class C) held within the same account. The Allocation Advance forms part of your total allocation limit.

If insufficient water entitlements are held, the account will not be eligible for the full Allocation Advance volume due to Water Sharing Plan limits.

The table below illustrates four examples, based on an Allocation Advance of 5%.

Customer s	WE's	DE's	Maximum Annual Allocation	Carryover	Allocation Advance Volume
<i>Customer A</i>	600	600	660	0	30
<i>Customer B</i>	600	600	660	300	30
<i>Customer C</i>	20	500	22	0	22
<i>Customer D</i>	20	500	22	10	12

How can I access the Allocation Advance if I do not hold enough Water Entitlements?

There are other options available, please contact Customer Operation to find out what they are.

Do I have to pay the Allocation Advance back?

No. The Allocation Advance is exactly that; an advance on water allocations.

How often will Murray Irrigation release an Allocation Advance?

The Allocation Advance volume will only occur once annually, when 1% General Security allocation is announced.