

Milk Price Protection for Dairy Farmers

Safeguard Your Profits from
a Decline in Dairy Prices

Read the Guide 



Take Control of Your Milk Price with Sidekick Lawson Avery & Figured

A New Way to Plan with Confidence

Milk price volatility is part of farming, but riding it out doesn't have to be. Most New Zealand dairy farmers deal with price swings by cutting costs, delaying spend, or restructuring debt. These responses might ease the pressure in the short term, sure. But they don't fix the real issue: unpredictable income.

So what if you could lock in a minimum milk price?

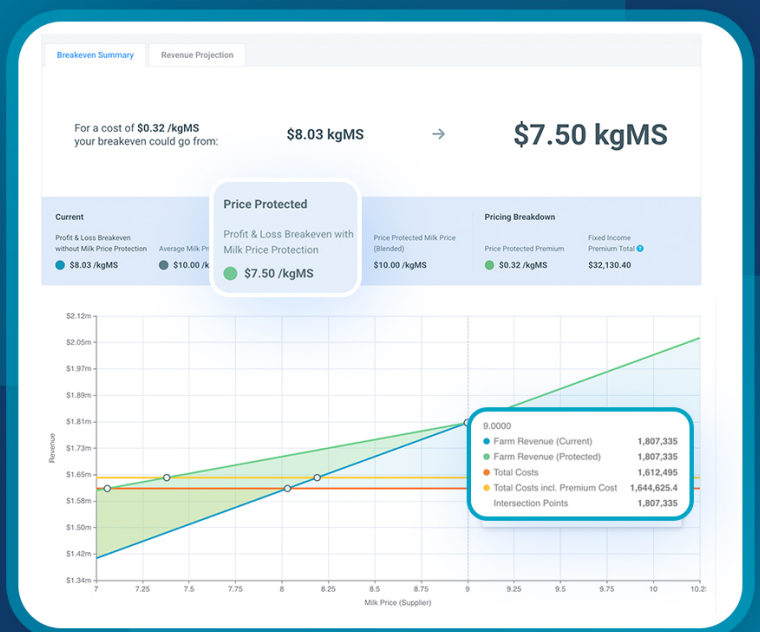
Now you can.



Milk Price Protection

Powered by global risk experts StoneX & Figured, Milk Price Protection gives you the ability to protect your milk income.

And it all starts inside the same planning tool your accountant already uses.



Why Dairy Farmers are starting to look at **Milk Price Protection:**

Manage Risk

Milk price makes up over
50% of your financial risk

Meet Global Standards

Yet only 15% of NZ milk is protected
today, far below other markets

Diversify Your Protection

New offerings from Fonterra are
a start, but they're capped and
competitive to access

So What is Milk Price Protection by Figured?

Milk Price Protection helps safeguard your farm's milk income by securing a minimum milk price, without missing out if milk prices rise.

Here's How it Works

1. Choose Your Minimum Milk Price

Select a minimum milk price you're comfortable with, based on your farm's financial goals and breakeven points.

2. Pay an Upfront Premium

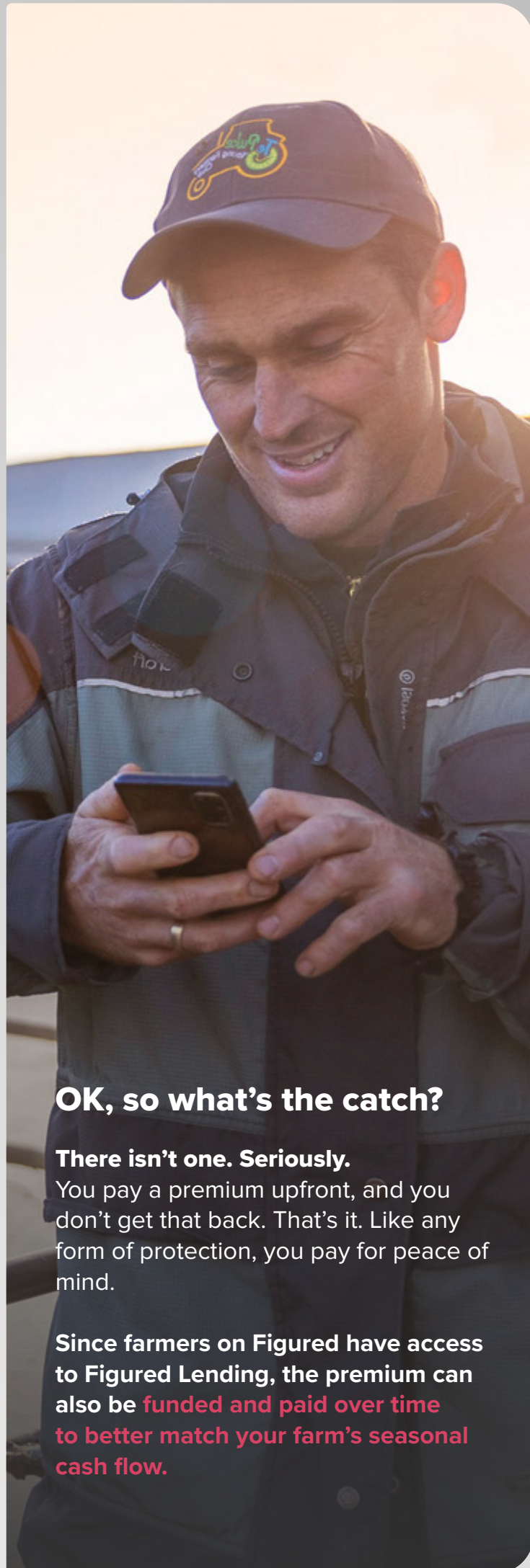
You pay a clear, one-time premium upfront, no hidden costs or extra payments.

3. Protection Against Market Drops

If the actual milk price falls below your agreed minimum, you'll receive a payout for the difference.

4. Enjoy Price Increases

If milk prices rise, you still receive your full payout



OK, so what's the catch?

There isn't one. Seriously.

You pay a premium upfront, and you don't get that back. That's it. Like any form of protection, you pay for peace of mind.











Since farmers on Figured have access to Figured Lending, the premium can also be **funded and paid over time** to better match your farm's seasonal cash flow.

MILK PRICE PROTECTION EXAMPLE

Protecting 92,500 kgMs

Have a look at what happens with and without **Milk Price Protection** when the price of dairy goes up or down during the course of a season.

A farmer is deciding whether or not to protect 50% of their production (92,500 kgMS).
They require \$1,498,500 in order to cover their breakeven at \$8.10/kgMS.

	Farmer Buys Figured Milk Price Protection	Farmer DOES NOT Buy Figured Milk Price Protection
Cost of Protection	\$0.22/kgMS on 92,500 kgMS = \$20,350	\$0
Minimum Payout	\$9.00/kgMS on 50% of production	Market payout only
If Milk Price RISES to \$10.00/KgMS	\$1,850,000 (full market payout)	\$1,850,000 (full market payout)
If Milk Price DROPS to \$8.00/KgMS	\$1,571,250 (\$1,480,000 market payout + \$91,250 protection payout)	\$1,480,000 (market payout only)
Outcome vs. Breakeven	 Breakeven covered	 Shortfall (\$18,500)
Benefits / Risks	 Certainty of breakeven price  Peace of mind in volatile markets  Easier budgeting and planning  Reduced financial risk	 No payout protection  Risk of significant financial shortfall  Uncertainty in volatile seasons  Harder to plan with confidence

Plan with Confidence

This isn't about betting on the market. It's about bringing **confidence** into your planning, working with your accountant to understand your breakeven, your risk, and your goals, then putting the right protection in place if it suits your strategy.

Ready to explore Milk Price Protection?

Talk to us about Milk Price Protection in Figured. We can help you assess whether it's a good fit, and how it could support your season.

