



Three year deferred purchase agreements linked to the performance of the S&P/ASX 200 Price Return Index

The JBG IEA Series 5 provide investors with:

- Returns at Maturity determined by reference to the volatility of and exposure to the S&P/ASX 200 Price Return Index¹;
- No upside growth caps, and a minimum Final Value of the Issue Price of \$1.00 per Unit, provided you hold your Units until Maturity;
- Potential income of two coupons of up to 8.1% each;
- 100% compulsory borrowing to fund your Investment, at an interest rate of 4.95% p.a, which must be pre-paid when you apply for the Units;
- No credit assessment;
- Protection of a Limited Recourse Loan (also suitable for SMSFs);
- A variable Participation Rate, with the potential for a participation rate up to a maximum of 150%, depending on the volatility of the S&P/ASX 200 Price Return Index;
- Liquidity – redemptions available quarterly; and
- The option to receive the Delivery Parcel at Maturity, or the Sale Monies if Investors request the Issuer to sell the Delivery Parcel on their behalf.

What is the S&P ASX 200 Price Return Index?

The S&P/ASX 200 Price Return Index (the "Reference Index") is designed to be a leading indicator of the Australian stock market. It covers approximately 78% of the Australian stock market and represents the top 200 ASX listed companies by market capitalisation.

The Reference Index is calculated by Standard & Poor's. For more information please refer to the S&P/ASX 200 website at: www.asx.com.au/research/indices/description.htm

Source: Standard & Poor's

What are Accelerators?

The JB Global Income and Equity Accelerator Units Series 5 ("Accelerators") are three year deferred purchase agreements which allow Investors to obtain variable exposure to the Reference Index over the Investment Term, depending on the volatility of the Reference Index.

The exposure to the Reference Index is variable because its volatility affects the level of exposure. In general, the lower the volatility, the higher the exposure and vice versa. At Maturity, Investors receive a Delivery Parcel containing ordinary shares in five ASX listed companies.

Importantly...

- This brochure should be read and considered in conjunction with the Product Disclosure Statement ("PDS") dated 7 May 2010 before making any investment decision.
- Investors must obtain their own financial, legal and taxation advice before making any investment decision. A copy of the PDS can be found at www.jbglobal.com.au or be obtained by calling 1300 522 644.
- Capitalised terms used in this brochure have the meaning given to them in the PDS.

¹Investors should note that the circulation of the index is made on the price return basis. This means the Reference Index does not include the addition of dividend distributions from the underlying companies comprising the Reference Index.



Accelerators at a Glance

The Loan

Investors in the Units must borrow 100% of the Issue Price on the Commencement Date. The Interest on the Loan is calculated at 4.95% per annum, or 14.85% for the three year Investment Term, and must be pre-paid prior to the Application Payment Date. Investors must repay the Loan on or prior to the Maturity Date, to ensure they receive the Delivery Parcel or Sale monies under the Agency Sale Option at Maturity.

The Loan is a Limited Recourse Loan and the Lender will only have recourse to the Investor's interest in the Units for repayment of the Loan.

Enhanced exposure to the S&P/ASX 200 Price Return Index.

Accelerators give varying levels of exposure to the S&P/ASX 200 Price Return Index, depending on the volatility of the S&P/ASX 200 Price Return Index over the previous 100 Business Days. The Strategy Value is used to determine these varying levels of exposure to the S&P/ASX 200 Price Return Index. The Strategy Value will vary from one Business Day to the next depending on the change in the performance of the S&P/ASX 200 Price Return Index and the level of the Participation Rate.

Participation Rate

The Participation Rate is designed to manage market risk associated with the performance of the S&P/ASX 200 Price Return Index. It operates by varying the exposure that the Units will have to the S&P/ASX 200 Price Return Index, of between 0% and 150%, depending on its volatility. The higher the volatility, the lower the Participation Rate, and hence the lower the exposure to the S&P/ASX 200 Price Return Index and vice versa.

Coupons

The Units have potential to pay two Coupons of up to 8.1% of the Issue Price each during the Investment Term.

The First Coupon is calculated at the end of the first year of the Investment Term, and is determined by reference to the increase in Strategy Value over that first year, to a maximum of 8.1%. The Second Coupon is calculated at the end of the second year of the Investment Term and is determined in the same manner, less the amount of the First Coupon.

Final Value

The Final Value is determined on the Maturity Date, and will be \$1.00 plus the amount of the increase in the Strategy Value over the Investment Term, less any Coupons paid and less any Performance Fees paid. The Minimum Final Value, provided Investors hold their Units until Maturity, will be the Issue Price of \$1.00 per Unit.

Delivery Assets

At Maturity, Investors will receive the Delivery Parcel. The number of each type of Delivery Asset in a Delivery Parcel which an Investor receives is calculated by taking the Final Value of the Units divided by the number of different Delivery Assets divided by the purchase price of each of the Delivery Assets. Once the Loan Amount has been repaid, the Delivery Parcel will be transferred to Investors, unless an Investor asks the Issuer to sell the Delivery Parcel under the Agency Sale Option and pay the Investor the Sale Monies.

The Delivery Assets which comprise the Delivery Parcel are ordinary shares in the following five ASX listed companies:

- BHP Billiton Limited;
- Commonwealth Bank of Australia;
- National Australia Bank Limited;
- Telstra Corporation Limited; and
- Woolworths Limited.



Who might consider investing in Accelerators?

You should seek professional advice which considers your individual objectives, financial situation and needs before making any investment decision.

Accelerators have been designed for Investors who:

- Have a positive view of the Australian share market over the next three years and, in particular, believe that the volatility will be within a range which enhances the Investors' Participation Rate in the investment over the period (generally, the lower the volatility, the higher the Participation Rate).
- Are seeking a leveraged investment.
- Are attracted to the potential for enhanced returns that depend on the volatility of the investment and enhanced exposure offered by the effect of leverage.
- Are not relying on the Units to produce income during the Investment Term (although the Units potentially will pay two Coupons during the Investment Term).
- Are seeking an easy-to-access, three year investment at a competitive fee structure.
- At the end of the Investment Term, would like to receive a diversified exposure to a basket of shares in leading Australian ASX listed companies.

What are the key risks?

Investing in Accelerators involves a degree of risk. Potential investors should take into consideration all Investment risks and ensure that they are fully aware of such risks prior to an investment in Accelerators. The risks of investing in Accelerators include:

- **Withdrawals and liquidity risk** – there is no established market for trading the Accelerators. The Issuer has the right to accept or reject redemptions in its absolute discretion.
- **Prepaid Interest** – there is no guarantee the Units will generate returns in excess of the Prepaid Interest.
- **Early Maturity** – The Units may mature early as a result of an Early Maturity Event. If this occurs, the minimum Final Value of \$1.00 will not apply. Please refer to the PDS for more details.
- **Exposure and volatility** – Gains (and losses) may be magnified by the level of exposure to the Reference Asset and the use of a 100% Loan.
- **Performance of the Reference Index** – The S&P/ASX 200 Price Return Index may not perform well.
- **The creditworthiness of the Issuer and Guarantor, since their obligations to Investors are unsecured.**

This list is not exhaustive. Before making a decision to invest in Accelerators, you should refer to the PDS for detailed explanations about these investment risks and further information about the product in general. A copy of the PDS can be found at www.jbglobal.com.au.



Example

Investors should note this example is hypothetical only, and is not intended to be a forecast, simulation or representation of the actual performance of the Accelerator Units.

John and Mary Smith are interested in gaining exposure to Australian shares. They are interested in the JB Global Income & Equity Accelerator Series 5 Units as it provides exposure to approximately 78% of the Australian stock market and represents the top 200 ASX listed companies by market capitalisation via the S&P/ASX 200 Price Return Index. Due to the structure of the investment, by holding their Units for the entire 3 year Investment Term, John and Mary will benefit from:

- a compulsory Limited Recourse Loan for 100% of the Investment Amount with a fixed interest rate of 4.95% per annum;
- no currency risk;
- potentially two coupons of up to 8.1% p.a. each;
- a Final Value linked to the Strategy Value, which may create enhanced returns, depending on the volatility of performance of the S&P/ASX 200 Price Return Index; and,

- at Maturity, a Delivery Parcel which delivers diversified exposure to a basket of shares in leading Australian ASX listed companies, or the option to receive Sale Monies if John and Mary choose the Agency Sale Option.

John and Mary decide to invest \$200,000 in the investment. They automatically apply for a \$200,000 Limited Recourse Loan. They are required to pay 3 years worth of interest at 14.85% (or 4.95% p.a), and a one off application fee.

Investment Amount	\$200,000
Loan	(\$200,000)
Interest: 3yrs at 4.95%p.a	(\$29,700)
Application fee inc GST (2.2%)	(\$4,400)
Total outlay for 3 years (before tax)	(\$34,100)

The below examples show the return on an investment in the Units at Maturity. They assume that there are no Early Maturity Events, Issuer Buy-Backs, Adjustment Events or Market Disruption Events.

Please note, the examples are hypothetical examples only and are not intended to be a forecast, simulation or guide to future performance.

Determining the Strategy Value

On the Commencement Date, the Strategy Value is set to 100. If we assume that on the day after the Commencement Date the:

- a. closing level of the Reference Asset (S&P/ASX 200 Price Return Index) has risen from 4740 to 4785.5; and,
- b. volatility over the previous 100 days was 18% and this therefore means the Participation Rate is 100%, then the Strategy Value for that day would be 100.90.

Determining the Coupons and Final Value

Set out in the table below are some assumed values for the Strategy Value over the Investment Term where the Strategy Value steadily climbs throughout the Investment Term².

	Strategy Value
Initial Averaging Date 1	100
Initial Averaging Date 2	110
Initial Averaging Date 3	112
First Coupon Determination Date	140
Second Coupon Determination Date	175
Maturity Averaging Date 1	249
Maturity Averaging Date 2	255
Maturity Averaging Date 3 (Final Maturity Date)	260

The following examples show how the Initial Strategy Value, First Coupon, Second Coupon, Final Strategy Value, Final Value of the Units and Performance Fees are calculated, based on the assumed Strategy Values set out above. These examples take Performance fees into account where required.

The Initial Strategy Value is the average of the Strategy Values on each of the three Initial Averaging Dates:

$$\begin{aligned} \text{Initial Strategy Value} &= (\text{Strategy Value}_1 + \text{Strategy Value}_2 + \text{Strategy Value}_3)/3 \\ &= (100 + 110 + 112)/3 \\ &= 107.33 \end{aligned}$$

Where:

Strategy Value₁ means the value of the Strategy Value on Initial Averaging Date 1

Strategy Value₂ means the value of the Strategy Value on Initial Averaging Date 2

Strategy Value₃ means the value of the Strategy Value on Initial Averaging Date 3

²Investors should note that in calculating the example above, the Issuer has taken into account the fees and costs which would apply to an investment in the Units. In determining the Final Value of the Units which would have applied, the Issuer used Initial Averaging Dates and Maturity Averaging Dates to determine the example Strategy Value, Coupon values and Final Value. The Issuer has also used the Participation Rates that would have applied as at the date of the PDS. Finally, the Issuer has assumed that there were no Adjustment Events and no Market Disruption Events which would have resulted in the Early Maturity of the Units.

The example represents a three year investment in which the Strategy Value steadily climbs throughout the Investment Term. Investors should note that there is no guarantee that the Strategy Value will do so during their own investment in the Units. As also shown in the example, the Strategy Value may remain constant, or decrease, depending on the volatility of the Reference Asset. If the Strategy Value remains constant or decreases, an Investor will receive no Coupon Payments and a Final Value of the Issue Price of \$1.00 per Unit. Investors will lose their Prepaid Interest amount.



Calculating the First Coupon

The First Coupon will be an amount per Unit calculated as follows:

$$\text{First Coupon} = \$1.00 \times (1 - \text{Performance Fee}) \times [\text{Min}(9\%, 100\% \times (\text{Strategy Value}_{Y1} / 100 - 100\%))]]$$

Where:

Strategy Value_{Y1} means the Strategy Value on the First Coupon Determination Date.

There will be no First Coupon if the Strategy Value has remained constant or declined over this period.

Therefore, for our scenario above, the First Coupon is calculated as follows:

$$\begin{aligned} \text{First Coupon} &= \$1.00 \times (1 - \text{Performance Fee}) \times [\text{Min}(9\%, 100\% \times (140 / 100 - 100\%))]] \\ &= \$1.00 \times 0.9 \times [\text{Min}(9\%, 100\% \times (1.4 - 100\%))]] \\ &= \$1.00 \times 0.9 \times [\text{Min}(9\%, 40\%)]] \\ &= \$1.00 \times 0.9 \times 9\% \\ &= \$0.081 \text{ per Unit} \end{aligned}$$

Based on their investment of 200,000 Units, John and Mary would receive a First Coupon Payment of \$16,200.

$$\$0.081 \times 200,000 = \$16,200$$

Calculating the Second Coupon

The Second Coupon will be an amount per Unit calculated as follows:

$$\text{Second Coupon} = \$1.00 \times (1 - \text{Performance Fee}) \times [\text{Min}(9\%, (100\% \times (\text{Strategy Value}_{Y2} / 100 - 100\% - \text{Gross First Coupon})))]]$$

Where:

Strategy Value_{Y2} means the Strategy Value on the Second Coupon Determination Date.

There will be no Second Coupon if the Strategy Value has remained constant or declined over this period.

Therefore, for our scenario above, the Second Coupon is calculated as follows:

$$\begin{aligned} \text{Second Coupon} &= \$1.00 \times 0.9 \times [\text{Min}(9\%, (100\% \times (175 / 100 - 100\% - \text{Gross First Coupon})))]] \\ &= \$1.00 \times 0.9 \times [\text{Min}(9\%, (100\% \times (175 / 100 - 100\% - 0.09)))]] \\ &= \$1.00 \times 0.9 \times [\text{Min}(9\%, (100\% \times (0.75 - 0.09)))]] \\ &= \$1.00 \times 0.9 \times [\text{Min}(9\%, 66\%)]] \\ &= \$1.00 \times 0.9 \times 9\% \\ &= \$0.081 \text{ per Unit} \end{aligned}$$

Based on their investment of 200,000 Units, John and Mary would receive a Second Coupon Payment of \$16,200.

Note that the calculation of the Coupons set out above already takes into account the amount of the Performance Fee paid.

Calculating the Final Value

The Final Strategy Value is the average of the Strategy Values on each of the three Maturity Averaging Dates.

Based on the values set out in the table on the previous page, the Final Strategy Value for Scenario 1 would be:

$$\text{Final Strategy Value} = (\text{Strategy Value}_1 + \text{Strategy Value}_2 + \text{Strategy Value}_3) / 3$$

$$\text{Final Strategy Value} = (249 + 255 + 260) / 3 = 254.67$$

Where:

Strategy Value₁ means the value of the Strategy Value on Maturity Averaging Date 1.

Strategy Value₂ means the value of the Strategy Value on Maturity Averaging Date 2.

Strategy Value₃ means the value of the Strategy Value on Maturity Averaging Date 3.

The Final Value of the Units is calculated in accordance with the following formula:

$$\text{Final Value} = \$1.00 + \$1.00 \times (1 - \text{Performance Fee}) \times [\text{Max}(0, (\text{Final Strategy Value} / \text{Initial Strategy Value} - 100\% - \text{Gross First Coupon} - \text{Gross Second Coupon}))]$$

Note that the Gross First Coupon and the Gross Second Coupon are the amounts of the First Coupon and the Second Coupon, respectively, together with any Performance Fee paid on that Coupon.

$$\begin{aligned} \text{Final Value per Unit} &= \$1.00 + \$1.00 \times 0.9 \\ &\times [\text{Max}(0, (254.67/107.33 - 100\% - \text{Gross} \\ &\text{First Coupon} - \text{Gross Second Coupon}))] \\ &= \$1.00 + \$1.00 \times 0.9 \times [\text{Max}(0, \\ &(254.67/107.33 - 100\% - 0.09 \\ &- 0.09))] \\ &= \$1.00 + \$1.00 \times \text{Max}(0, 1.1928) \\ &= \$1.00 + \$1.00 \times 0.9 \times 1.1928 \\ &= \$1.00 + \$1.0735 \\ &= \$2.0735 \text{ per Unit} \end{aligned}$$

Note that the calculation of the Final Value set out above already takes into account the amount of the Performance Fee paid.

Assuming John and Mary have repaid their Loan prior to Maturity, and have decided to accept the Delivery Parcel at Maturity, once the Final Value per Unit has been ascertained, the number of Delivery Assets that comprise John and Mary's Delivery Parcel will be determined as follows.

Final Value is \$2.0735 and John and Mary hold 200,000 units, so that the Final Value for their entire holding is \$414,700.

The value of the Delivery Parcel John and Mary receive will be \$414,700 less any Delivery Costs.



Determining the Coupons and Final Value

Set out in the table below are some assumed values for the Strategy Value over the Investment Term where the Strategy Value steadily falls throughout the Investment Term.

	Strategy Value
Initial Averaging Date 1	100
Initial Averaging Date 2	98
Initial Averaging Date 3	96
First Coupon Determination Date	94
Second Coupon Determination Date	91
Maturity Averaging Date 1	91
Maturity Averaging Date 2	90
Maturity Averaging Date 3 (Final Maturity Date)	88

The following examples show how the Initial Strategy Value, First Coupon, Second Coupon, Final Strategy Value, Final Value of the Units and Performance Fees are calculated, based on the assumed Strategy Values set out above. These examples take Performance Fees into account where required.

The Initial Strategy Value is the average of the Strategy Values on each of the three Initial Averaging Dates:

$$\begin{aligned} \text{Initial Strategy Value} &= (\text{Strategy Value}_1 + \\ &\text{Strategy Value}_2 + \text{Strategy Value}_3)/3 \\ &= (100 + 98 + 96)/3 \\ &= 98 \end{aligned}$$

Where:

Strategy Value₁ means the value of the Strategy Value on Initial Averaging Date 1

Strategy Value₂ means the value of the Strategy Value on Initial Averaging Date 2

Strategy Value₃ means the value of the Strategy Value on Initial Averaging Date 3

Calculating the First Coupon

There will be no First Coupon if the Strategy Value has remained constant or declined over this period. The table above shows that the Strategy Value on the First Coupon Determination Date is 94, therefore, no First Coupon is payable.

Based on their investment of 200,000 Units, John and Mary would receive a First Coupon Payment of \$0.00.

$$\$0.00 \times 200,000 = \$0.00$$

Calculating the Second Coupon

There will be no Second Coupon if the Strategy Value has remained constant or declined over this period. The table above shows that the Strategy Value on the Second Coupon Determination Date is 91, therefore, no Second Coupon is payable.

Based on their investment of 200,000 Units, John and Mary would receive a Second Coupon Payment of \$0.00.

$$\$0.00 \times 200,000 = \$0.00$$

Note that where no Coupon is paid, John and Mary are not required to make any payment to the Issuer.

Calculating the Final Value

Based on the values set out in the table on the previous page, the Final Strategy Value for this scenario would be:

$$\text{Final Strategy Value} = (\text{Strategy Value}_1 + \text{Strategy Value}_2 + \text{Strategy Value}_3) / 3$$

$$\text{Final Strategy Value} = (91 + 90 + 88) / 3 = 89.67$$

Where:

Strategy Value₁ means the value of the Strategy Value on Maturity Averaging Date 1.

Strategy Value₂ means the value of the Strategy Value on Maturity Averaging Date 2.

Strategy Value₃ means the value of the Strategy Value on Maturity Averaging Date 3.

The Final Value of the Units is calculated in accordance with the following formula:

$$\text{Final Value} = \$1.00 + \$1.00 \times (1 - \text{Performance Fee}) \times [\text{Max}(0, (\text{Final Strategy Value} / \text{Initial Strategy Value} - 100\% - \text{Gross First Coupon} - \text{Gross Second Coupon}))]$$

$$\begin{aligned} \text{Final Value per Unit} &= \$1.00 + \$1.00 \times 0.9 \times [\text{Max}(0, (89.67/98 - 100\% - \text{Gross First Coupon} - \text{Gross Second Coupon}))] \\ &= \$1.00 + \$1.00 \times 0.9 \times [\text{Max}(0, (89.67/98 - 100\% - 0 - 0))] \\ &= \$1.00 + \$1.00 \times 0.9 \times \text{Max}(0, -0.915) \\ &= \$1.00 + \$1.00 \times 0.9 \times 0 \\ &= \$1.00 + 0 \\ &= \$1.00 \text{ per Unit} \end{aligned}$$

Assuming John and Mary have repaid their Loan prior to Maturity, and have decided to accept the Delivery Parcel at Maturity, once the Final Value per Unit has been ascertained, the number of Delivery Assets that comprise John and Mary's Delivery Parcel will be determined as follows.

Final Value is \$1.00 and John and Mary hold 200,000 units, so that the Final Value for their entire holding is \$200,000.

The value of the Delivery Parcel John and Mary receive will be \$200,000 less any Delivery Costs.

If John and Mary did not repay their Loan prior to Maturity, or if they elected the Agency Sale Option, the Issuer will arrange for the Delivery parcel to be accepted and sold on behalf of John and Mary. The Sale Monies will be used to repay the Loan. The Sale Monies may equal more or less than the Final Value, and will depend on the market for the Delivery Parcel at the time of sale.

Note that the calculation of the Final Value set out above already takes into account the amount of the Performance Fee paid.



Key Information

Parties	
Issuer	RBS Group (Australia) Pty Limited) (ABN 78 000 862 797), (AFSL 247 013) ("RBS")
Key Dates*	
Issue Opening Date	7 May 2010
Issue Closing Date	25 June 2010
Application Payment Date	30 June 2010
Commencement Date	14 July 2010, or as soon as reasonably practicable thereafter as determined by other Issuer.
Maturity Date	14 July 2013
Fees	
	Fees Paid by RBS**
Marketing Fee	The Issuer pays a fee of \$0.011 per Unit to JB Global Investment Services for marketing of this product. This represents 1.1% of the \$1.00 Issue Price for each Unit. This fee is not an additional fee payable by Investors and is not deducted from the Investment Amount. The Issuer will pay these amounts from its own funds.
	Fees paid by Investors
Application Fee	<p>An application fee of \$0.022 on each Unit will be payable by each Investor to the Issuer. This represents 2.2% of the \$1.00 Issue Price of each Unit. The Application Fee will be collected by the Issuer and paid to the Lead Advisor. The Lead Advisor will pay this to third party dealer groups. This is not a fee charged by the Issuer.</p> <p>The Issuers will refer direct applications from non-advised clients to the Lead Advisor. The Issuer reserves the right not to accept direct applications. In the event that the Application Fee is not paid to third party dealer groups, the Issuer may retain the Application Fee for itself or rebate all or part of the Application Fee relating to the application.</p>
Performance Fee	The amount of each Coupon and the Final Value will each be reduced by an amount on account of a Performance Fee, which the Issuer will pay to the Lead Advisor. The amount of the Performance Fee on each Coupon will be 10% of the amount which would otherwise have been payable had the Performance Fee not been deducted. The Performance Fee on the Final Value will be 10% of the amount above \$1.00 which would otherwise have been payable had the Performance Fee not been deducted.
Key Terms	
Reference Underlying	S&P/ASX 200 Price Return Index
Issue Price	\$1.00
The Loan	Investors are required to apply for a Loan from the Lender to fund 100% of the Issue Price
Minimum Loan	\$50,000 and thereafter in multiples of \$1,000
Prepaid Interest	Interest for the full must be prepaid prior to the Application Payment Date.
Loan Interest Rate	4.95% p.a. (14.85% for the three (3) year Investment Term)
Minimum Investment Amount	\$50,000 and a minimum of 1,000 Units per Series thereafter

*These dates are subject to change.

**These fees are not additional fees payable by investors and are not deducted from the Investment Amount.

Disclaimer

This advertisement has been prepared by RBS Group (Australia) Pty Limited ABN 78 000 862 797 AFSL 247013 (RBS or the Issuer). A product disclosure statement (PDS) for Income and Equity Accelerator Series 5 Units is available and can be accessed by contacting JB Global Investment Services on 1300 522 644 or by downloading a copy on www.jbglobal.com.au. You should read the PDS before making an investment decision.

The information provided in this advertisement is general financial product advice only and does not purport to be all inclusive or constitute any form of personal financial product advice. We recommend that you consult your financial adviser to determine the suitability of the Income and Equity Accelerator Series 5 Units to your personal investment objectives, financial situation and particular needs.

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JB Global Pty Limited

JB Global Pty Limited (ABN 67 111 341 818, AFSL 302 424) (JB Global Investment Services) is the lead adviser for investors in the Units and will coordinate investment in the Units. JB Global Investment Services is not part of the RBS Group of companies. JB Global Investment Services is not the agent or representative of any member of the RBS Group of Companies. No person (including JB Global Investment Services) has been authorised by the Issuer or any other RBS entity to give any information or make any representations in connection with the Offer which is not in the relevant Product Disclosure Statement for Series 5 and if given or made, such information or representation must not be relied upon as having been authorised by the Issuer or any other RBS entity.

The Issuer of the JB Global Income & Equity Accelerator Units – Series 5 is RBS Group (Australia) Pty Limited. In deciding whether to acquire, or hold an interest in the JB Global Income & Equity Accelerator Series 5 Units, investors should obtain the PDS dated 7 May 2010. This is available by contacting JB Global Investment Services.

No personal advice

None of the Issuer, its related bodies corporate and their directors, officers or employees makes any recommendation as to the suitability of the Units for any Investor or makes any representation or gives any assurance as to the performance of the Units or any particular rate of overall return. This brochure does not contain any personal investment advice.

No endorsement by issuers of the Delivery Assets

Although a basket of ASX-listed securities (the Delivery Assets) are deliverable on maturity of the Units, this should not be construed as an express or implied endorsement of the Delivery Assets by the Issuer or the Units or any endorsement of the Units by the issuer of the Delivery Assets. None of the issuers of the Delivery Assets has authorised, been involved in the preparation of, or caused the issue of, this brochure.

No endorsement by Index Sponsors or funds

Various indices and funds are referred to in this brochure. This should not be construed as an express or implied endorsement of the Units by the Index Sponsors or relevant funds or any endorsement of the indices and funds by the Issuer. None of the Index Sponsors or funds have authorised, been involved in the preparation of, or caused the issue of, this brochure. The Index Sponsors and funds do not take any responsibility for any part of this brochure.

Nature of the Units

The Units are securities for the purposes of Chapter 7 the Corporations Act 2001. The Units are not units in a managed investment scheme.

Information

For further information and a copy of the Product Disclosure Statement contact

JB Global Pty Limited

Telephone

1300 522 644

Website

www.jbglobal.com.au



