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ROYAL BANK OF SCOTLAND GROUP PLC

Form FWP

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PACER FINANCIAL INC

16 Industrial Blvd.  
Suite 201  
Paoli, PA 19301

Jim Rogers Knows Commodities

RBS Rogers Enhanced Commodity Exchange Traded Notes

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"Commodities are real things that are always likely to be worth something to somebody."

- Jim Rogers

Introducing the RBS Rogers Enhanced Commodity Exchange Traded Notes ("RBS ETNs"). The RBS ETNs track the RICI Enhanced(SM) Commodity Total Return Index (the "Index") which provides exposure to a weighted basket of 36 commodities. The Index:

- [ ] Designed in cooperation with prominent stock market and commodities investor Jim Rogers and RBS.
- [ ] Provides commodity exposure on the basis of expected economic global demand.
- [ ] Attempts to track price changes in individual commodities within the energy, industrial metals, precious metals and agriculture sectors by tracking futures contracts with varying maturities.
- [ ] Designed to take into account seasonality, cyclicity, liquidity, and term structure of the futures contracts for the commodity components.

RbS Rogers Enhanced ETN Lineup:	Ticker
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RBS Rogers Enhanced Commodity ETN	RGRC
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RBS Rogers Enhanced Agriculture ETN	RGRA
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RBS Rogers Enhanced Energy ETN	RGRE
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RBS Rogers Enhanced Precious Metals ETN	RGRP
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RBS Rogers Enhanced Industrial Metals ETN	RGRI
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Jim Rogers Knows Commodities Webinar

You're invited to join us on Wednesday, December 5, 2012 at 4pm ET.

- [ ] Hear Jim's latest insights
- [ ] Learn more about the RBS Rogers Enhanced Commodity ETNs
- [ ] Earn one CFP CE Credit

Sign up today at <http://webex.pacerfinancial.com>

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The RbS ETNs are not suitable for all investors. Investors should carefully read the relevant pricing supplement and prospectus, including the detailed explanation of the risks involved in any investment in the RbS ETNs as described

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in the "Risk Factors" section of the pricing supplement, before investing.

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