

Mast^{arc}

Absolute Returns from Commodities Deferred Purchase Agreement

INstreet

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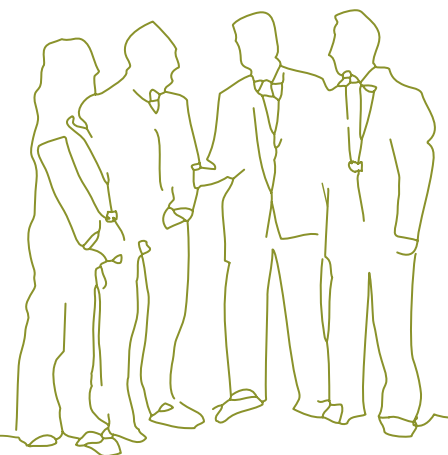
Make a strategic investment to access **Absolute Returns** from **Commodities** in many market conditions.

Instreet Mast Absolute Returns from Commodities (ARC) offers an investment solution with a 100% investment loan. Through specialised research and development, Instreet has identified an index that has the potential to perform in bull, bear and sideways markets. For a relatively low annual payment of interest, investors have access to absolute returns from commodities, with known downside risk.

The investment loan also has the option to walk-away prior to the Maturity Date. ARC is an investment in a Deferred Purchase Agreement (DPA).

Benefits and Features

- Potential to access Absolute Returns from Commodities in most market conditions.
- Average Annual Performance 14.6% p.a. (since Oct 97) with uncapped upside.*
- 100% investment loan with no credit enquiries.
- Interest rate of 6.35% per annum.
- Option to walk-away prior to the Maturity Date.
- Annual payment of gains:
 - Coupon payment end of years 1, 2 and 3;
 - DPA payment end of year 3.



*Please see Important Notice section.

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The Absolute Return Commodities Index

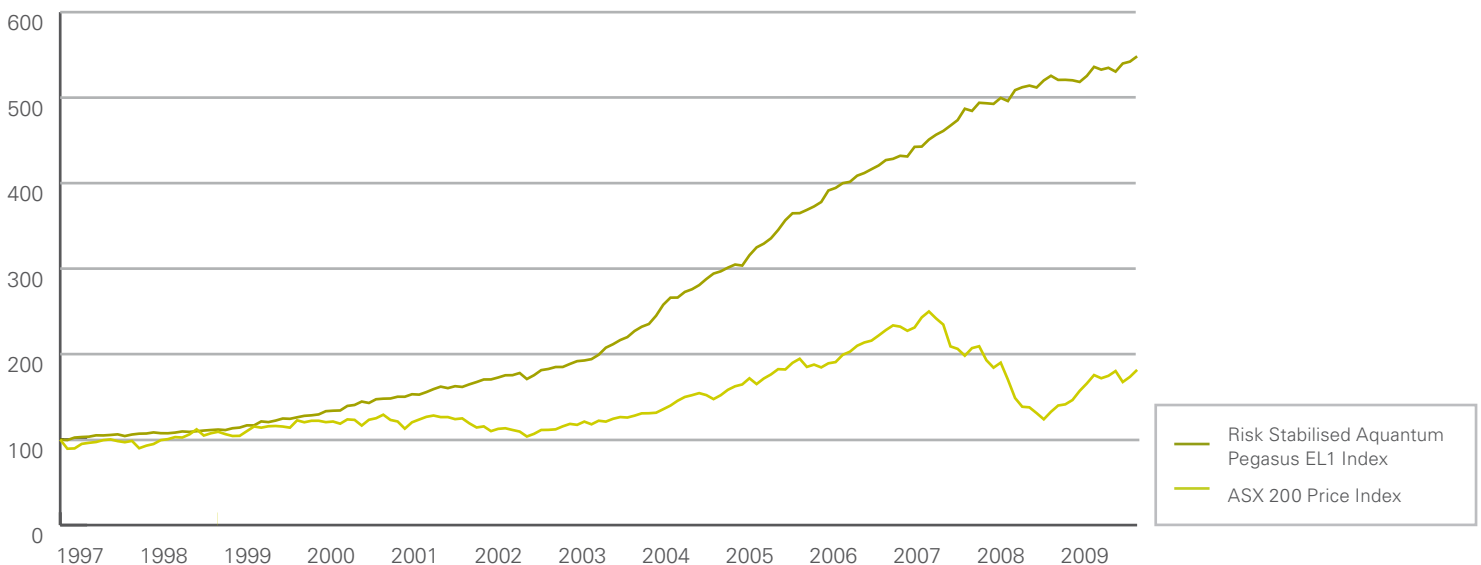
The Absolute Return Commodities Index is the Risk Stabilised Aquantum Pegasus EL1 Strategy Index. This is a commodity market-neutral index linked to the performance of a quantitative exchange traded commodities strategy. Utilising mathematical and statistical techniques, Aquantum has developed an innovative set of rules that aims to generate consistent positive returns with low volatility, in a range of market conditions.

An investment in the Instreet ARC DPA may suit you if you:

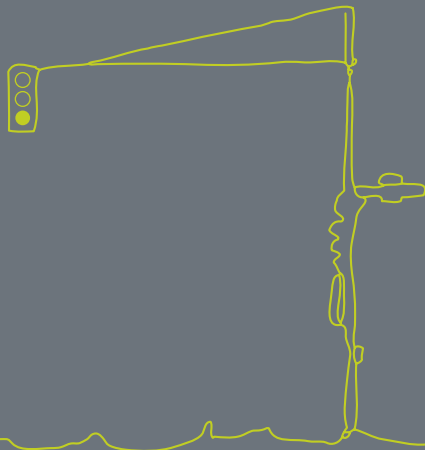
- Seek a leveraged investment through a Limited Recourse Loan, which is not subject to any personal credit enquiries;
- Believe that the Reference Index will increase over the Investment Term and will provide you with returns greater than the Issue Price by the Maturity Date;
- Seek the potential payment of cash Coupons during the 2 year 11 month Investment Term;
- Seek an investment with the potential to perform in all market conditions;
- Want the option to walk-away from your investment prior to the Maturity Date;
- Seek an investment which is suitable for self managed superannuation funds, companies, trusts or individuals.

Performance Chart

ASX 200 Price Index comparison with Risk Stabilised Aquantum Pegasus EL1 Index from October 1997 to March 2010.



This history has been provided to enable Investors to view the simulated returns for the date specified in the chart. Investors should note that simulated performance is not a reliable indicator of future performance. Please see Important Notice for more information.



Example of how Instreet Mast ARC may work

The tables below are examples only that are provided to illustrate how the investment strategy may perform in different market conditions. They are based on a notional exposure of A\$100,000.

Year	Index Example 1	Coupon	Interest and Fees
0	550		
1	625	\$13,640	\$8,350
2	715	\$14,400	\$6,350
3	815	\$14,000	\$6,350
Total		\$42,040	\$21,050

Year	Index Example 3	Coupon	Interest and Fees
0	550		
1	525	\$0	\$8,350
2	600	\$14,300	\$6,350
3	685	\$14,100	\$6,350
Total		\$28,400	\$21,050

Year	Index Example 2	Coupon	Interest and Fees
0	550		
1	625	\$13,640	\$8,350
2	715	\$14,400	\$6,350
3	715	\$0	\$6,350
Total		\$28,040	\$21,050

Year	Index Example 4	Coupon	Interest and Fees
0	550		
1	525	\$0	\$8,350
2	500	\$0	\$6,350
3	475	\$0	\$6,350
Total		\$0	\$21,050



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How to apply

Before investing in the Instreet Mast ARC DPA, it is important that investors read and understand the terms and investment risks set out in the Product Disclosure Statement (PDS). Please contact Instreet to obtain a copy of the PDS on **1300 954 678**, or download from Instreet's website www.instreet.com.au.

If, after you have read the PDS, you decide to apply for Units, please complete and return the Application Form attached to the PDS. Payments can be made by EFT, cheque or you can elect to direct debit your account.

Completed application forms can be sent to:

Instreet Investment Limited

PO BOX R380

Royal Exchange, NSW 1225

Important Information

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Past performance: Past performance is not a reliable indicator of future performance.

Performance: The returns are based on the increase on the Risk Stabilised Aquantum Pegasus EL1 Strategy Index over the specified month. The simulated performance uses the historical values of the Risk Stabilised Aquantum Pegasus EL1 Strategy Index (USD) as published by Bloomberg. Investors should note that in calculating the simulated returns, they have been calculated based on back-testing using historical data of the Underlying Index from the period 6 October 1997 until 31 December 2009. All fees, costs and charges of the Underlying Index have been taken into account when calculating the simulated returns. In addition, the simulation assumes that the Reference Index was not terminated by the Reference Index Calculation Agent and where there was a Market Disruption Event or other event which prevented the publishing of a Reference Index Value, the Issuer has used a level on the following Business Day.