

INVESTMENT OBJECTIVE

Combination of blended senior and subordinated securities to deliver regular income in USD.

- ◆ Exceed the US Cash Rate by 2% per annum with moderate levels of volatility.
- ◆ Unhedged to AUD.
- ◆ Directly held global fixed income and hybrid securities, from Investment Grade Companies and Banks.
- ◆ Clients to choose from our existing strategies, **or customise strategies to suit their needs** (\$5m+)
- ◆ RAM's key USD investment strategies are below:
High Quality: 2%-3% yield, Floating Bias
High Income: 3%-5% yield, Fixed & Floating

KEY BENEFITS

- ◆ **Philosophy** – we bias the portfolio to the high quality issuers and high quality structures, to deliver on the investment objective.
- ◆ **Investment Grade** – minimum issuer credit quality rules to reduce risk of capital loss and default.
- ◆ **Diversification** – Global Banks and Insurers are exposed to different key risks than domestic banks. Provides access to institutions not available in Australia. For Example
- ◆ **Reporting** – timely taxation reporting, and transparent online access to see all investments, income, transactions, fees.
- ◆ **Safety** – safe custody with National Australia Bank (Australian Assets) and Citi Group (Global Sub-Custodian).
- ◆ **Experienced & Award Winning Manager** | Australian Bank Capital Securities – which are structurally similar to global capital securities.

3% - 5% p.a.

Expected Long term return
 depending on risk profile

FUND INFORMATION

Currency	AUD, USD
Investment Amount	Minimum \$1m USD
Liquidity	Flexible – generally daily
Underlying Assets	USD Cash, TD's Fixed and Floating Rate Bonds, Preference Securities, Capital Securities /Hybrid Securities, HY Bonds
Investment Program	Range of risk profiles and customisable investment mandates. Set by client.
Investment Manager & MDA Service Provider	Real Asset Management Pty Ltd
Portfolio Administrator	Mason Stevens
Custodian	National Australia Bank - Australia Citigroup Global Custody - Global

FEES*

Portfolio Administration	\$0-\$1m AUD 0.335% p.a. \$1m+ 0.055% p.a. \$165 p.a. account keeping fee
Investment Management	Tiered fee structure 0-\$1m 0.85% \$1m+ 0.75%

*Additional fees may apply



IMAP
 MANAGED ACCOUNT
 AWARD WINNER
 AUSTRALIAN FIXED
 INTELIG



Australian
 Fixed
 Interest
 Winner
 2020 IMAP MANAGED
 ACCOUNT AWARDS



Australian
 Fixed
 Interest
 Winner
 2019 IMAP MANAGED
 ACCOUNT AWARDS



Other Asset
 Classes
 Winner
 2018 IMAP MANAGED
 ACCOUNT AWARDS