



**RAM**<sup>TM</sup>  
REAL ASSETS REAL RETURNS

# RAM GRADUATE PROGRAM

2024

# WELCOME TO RAM GRADUATE PROGRAM

This is a comprehensive program to help prepare and propel your career in the world of financial services. From day one, you will be involved in hands on work alongside our team of experienced financial professionals, and working with real life situations involving clients, investment decisions, and long-term strategies.

These people will be there to assist you throughout your journey at RAM.



**Michael Christodoulou**  
Director, Head of Investment Operations



**Suzanne Hutchinson**  
HR Director



**Chloe Abramowitz**  
Sydney Office Manager & Executive Assistant

## YOUR YEAR AHEAD

2024	DURATION	DEPARTMENT	DESCRIPTION
	4 Weeks	Management	Shadow our RAM Australia CEO to gain exposure on how informed and strategic decisions are made to drive company growth and success.
	4 Weeks	Fixed Income	Learn about our range of strategies and assist with research tasks in securities, asset classes, strategic asset allocation and the macro environment.
	4 Weeks	Funds Management in Real Estate	Get out and about seeing how real assets work from origination to transaction management of each asset within our listed and unlisted property portfolio.
	4 Weeks	Investment Operations	Opportunity to learn first-hand the craft of international wealth and asset management. You will assist day to day investment operations.
	2 Weeks	Finance	Gain an insight on how the company manages our financial and reporting requirements.
	4 Weeks	Treasury	Expand your financial market knowledge by providing support to the treasury and securitisation team.
	2 Weeks	Technology	Join the tech team to learn how they implement the Group’s business strategy and support its ongoing operations across Australia, China and the Philippines.
	2 Weeks	Marketing & Product	Be involved in the creation of all marketing and PR collateral from websites, client-facing materials, advertising, media releases, and social media.
	4 Weeks	Lending Operations	Overseeing the process of loan application and approval, including evaluating loan requests and determining loan terms and conditions.
	2 Weeks	Credit	Support our sales department by assisting in the verification of home loan applications home loan applications and providing conditional and formal approvals within service level agreements.
	2 Weeks	Legal	Support the Legal and Compliance Team as they ensure that Real Asset Management Group entities are complying with outside regulatory and legal requirements, including internal policies and agreements.
	2 Weeks	Client Services	Join the team that provides support to customers, answering questions and resolving issues, to managing customer relationships to ensure customer satisfaction.
	4 Weeks	Sales	Gain understanding of sales and portfolio management processes, and work on building key relationships with all internal departments and stakeholders.
	4 Weeks	Client Advisory	Work with the team that provides expert advice and guidance to clients on their financial needs and goals to maintain strong, long-lasting relationships with clients.