

SIMPLE WAY TO ACCESS USD INVESTMENTS FROM AUSTRALIA

The RAM Australia Credit Fund USD Class aims to provide investors with an attractive USD income stream with capital stability. The fund invests in a highly diversified portfolio of fully regulated, conservative mortgages secured against high quality residential and commercial property in major cities.

USD 6 MONTH FIXED TERM CREDIT

5.25 %*
 p.a. after management fees

USD Target Income
 Payable Quarterly

6
 Months

USD 12 MONTH FIXED TERM CREDIT

5.50 %*
 p.a. after management fees

USD Target Income
 Payable Quarterly

1
 Year

INVESTMENT RATIONALE

RAM Australia Credit Fund USD Class presents a compelling investment proposition



USD high yield investment with capital stability



Focused on the preservation of capital and the payment of regular income with lower volatility and full capital FX hedge



Units are priced in USD with all inflows/outflows and income payments paid in USD Currency



Underlying exposure to diversified portfolio of predominantly Australian Credit secured by registered mortgages in Major Australian Cities



Well diversified underlying mortgage portfolio with historical low arrears and experienced team managing the assets

Please note: an investment in this fund is not a bank deposit and is only available to wholesale clients as defined in the Corporations Act 2001 (Cth) of Australia. All investments involve the potential for a loss of capital.

Investment Amount	Min. USD \$100,000	Investment Manager	Real Asset Management Pty Ltd
Exit Fees	Nil when held to maturity	Mortgage Servicer	Brighten Financial Pty Ltd
Management Fee	0.50% p.a.	Auditor	PKF
Distributions	Quarterly	Legal Advisor	Baker & McKenzie

*Distribution rate net of management fees, which is a variable rate reviewed monthly. An investment in the Fund is not a bank deposit. The capital value and rates of return from the Fund are variable and not guaranteed and are determined by the future revenue of the Fund and may be lower than expected. The investment return is reviewed monthly. The capital value and rates of return from the Fund are not guaranteed and are determined by the future revenue of the Fund and may be lower than expected. Withdrawal rights are subject to liquidity and may be delayed or suspended. This document is for informational and illustrative purposes only and should not be construed as legal, tax, investment or other advice. This document does not constitute an offer to sell, or the solicitation of an offer to buy, any securities. It is open only to investors who are "wholesale clients" as defined in section 761G or 761GA of the Corporations Act 2001 (Cth) of Australia. The distribution of this document does not constitute any regulated activities by any personnel in the relevant jurisdiction where such distribution would be unlawful until the requirements of the laws of such jurisdiction have been met. All investments involve the potential for a loss of capital. Prospective investors should seek separate, independent financial and professional advice if required prior to making an investment to assess the suitability, lawfulness and risks involved. The information contained herein does not have any regard to the specific investment objectives, financial situation or the particular needs of any person. No representation or warranty, expressed or implied, is given by Real Asset Management Group or its affiliated companies or its respective directors, officers, representatives and/or employees (the "Parties") as to the accuracy or completeness of the material, information or opinions contained in this presentation and the Parties shall have, and accept, no liability for any statements, opinions, information or matters (expressed or implied) arising out of, contained in or derived from this presentation or any omissions from this presentation, or any other written or oral communication transmitted or made available to any other party for distribution to the general public but for intended recipients only and may not be published, circulated, reproduced or distributed in whole or part to any other person without the written consent of Real Asset Management Group or its affiliated companies.