

Portfolio Holdings

Organisation Name Real Asset Management
 Product Name RAM Australian Diversified Fixed Interest Fund
 Benchmark Name
 Date of holdings 29/02/2024

NB: For Fund of Fund products please include all holdings on look through basis
NB: Include all short positions if applicable

Stock ID (ASX)	Stock ID (ISIN)	Stock ID (SEDOL)	Security name	Sector	GICS	Asset class (multi-sector funds only)	% of portfolio	% variance to index	Short%	Net% (taking into account short position)
AMPPB			AMP Limited	Financials	Other Diversified Financial Services - 40201020		0.42%			0.42%
BOQPG			Bank of Queensland Limited	Financials	Regional Banks - 40101015		0.76%			0.76%
BOQPE			Bank of Queensland Limited	Financials	Regional Banks - 40101015		1.10%			1.10%
BOQPF			Bank of Queensland Limited	Financials	Regional Banks - 40101015		1.16%			1.16%
BENPH			Bendigo and Adelaide Bank Limited	Financials	Regional Banks - 40101015		0.98%			0.98%
BENPG			Bendigo and Adelaide Bank Limited	Financials	Regional Banks - 40101015		1.26%			1.26%
AN3PJ			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		0.32%			0.32%
AN3PK			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		2.64%			2.64%
AN3PI			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		2.82%			2.82%
AN3PH			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		2.90%			2.90%
CGFPD			Challenger Limited	Financials	Other Diversified Financial Services - 40201020		1.85%			1.85%
CGFPC			Challenger Limited	Financials	Other Diversified Financial Services - 40201020		1.82%			1.82%
CBAPK			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.64%			1.64%
CBAPJ			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		2.06%			2.06%
CBAPL			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.92%			1.92%
CBAPM			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.04%			1.04%
CBAPG			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		0.26%			0.26%
CBAPH			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.46%			1.46%
IAGPE			Insurance Australia Group Limited	Financials	Property & Casualty Insurance - 40301040		2.49%			2.49%
MBLPD			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.99%			1.99%
MBLPC			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.41%			1.41%
MQGPE			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.00%			1.00%
MQGPF			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.24%			1.24%
MQGPC			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.41%			1.41%
MQGPD			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		0.93%			0.93%
NABPI			National Australia Bank Limited	Financials	Diversified Banks - 40101010		1.68%			1.68%
NABPH			National Australia Bank Limited	Financials	Diversified Banks - 40101010		1.93%			1.93%
NABPF			National Australia Bank Limited	Financials	Diversified Banks - 40101010		0.36%			0.36%
SUNPI			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.36%			1.36%
SUNPH			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.42%			1.42%
SUNPG			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.26%			1.26%
WBCPH			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		2.85%			2.85%
WBCPJ			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		2.49%			2.49%
WBCPL			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		1.29%			1.29%
WBCPI			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		0.11%			0.11%
WBCZZ			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		0.36%			0.36%
LSEPA			Lansdowne Investment Company Pty Ltd	Financials	Other Diversified Financial Services - 40201020		0.13%			0.13%
	AU3CB0289221		A.N.Z.BKG.GR 22/25 MTN - A.N.Z.BKG.GR 22/25 MTN	Financials	Diversified Banks - 40101010		0.84%			0.84%
	AU3FN0072161		AMP BANK LIMITED BBSW+465.0bps	Financials	Other Diversified Financial Services - 40201020		2.18%			2.18%
	AU3FN0049128		AUST & NZ BANKING GROUP	Financials	Diversified Banks - 40101010		2.13%			2.13%
	AU3CB0243525		AUST & NZ BANKING GROUP	Financials	Diversified Banks - 40101010		0.83%			0.83%
	AU3CB0291672		CBA 4.2% BDS 18/08/25 AUD250000	Financials	Diversified Banks - 40101010		0.84%			0.84%
	AU3FN0062600		CBA FRN SRS 20/08/2031 AU03M+ 132 BPS	Financials	Diversified Banks - 40101010		2.12%			2.12%
	AU3CB0292324		CHALLENGER LIFE CO 7.186% BDS 16/09/37	Financials	Other Diversified Financial Services - 40201020		3.11%			3.11%
	AU3CB0297653		CMNWLTH BK OF AUST 6.704%-FRN SUB 15/03/38 AUD	Financials	Diversified Banks - 40101010		2.23%			2.23%
	AU3CB0239366		GPT RE LIMITED	Real Estate	Diversified REITs - 60101010		2.05%			2.05%
	AU3FN0054284		MACQUARIE BANK LTD	Financials	Diversified Capital Markets - 40203030		4.33%			4.33%
	AU3FN0061065		MACQUARIE GP LTD FRN LT2 06/2031 AUD10000	Financials	Diversified Capital Markets - 40203030		2.12%			2.12%
	AU3FN0051587		NATIONAL AUSTRALIA BANK	Financials	Diversified Banks - 40101010		2.15%			2.15%
	AU3FN0048724		NATIONAL AUSTRALIA BANK	Financials	Diversified Banks - 40101010		2.55%			2.55%
	AU3CB0291284		NATL AUSTRALIA BK 6.322% LT2 MTN 03/08/32 AUD	Financials	Diversified Banks - 40101010		2.18%			2.18%
	AU3CB0306462		NATL AUSTRALIA BK 5.74%-FRN LT2 09/02/34 AUD	Financials	Diversified Banks - 40101010		2.12%			2.12%
	AU3CB0244861		SCA PROPERTY GROUP 3.9% SNR MTN 07/06/2024 AUD	Real Estate	Retail REITs - 60101070		0.85%			0.85%
	AU3CB0261774		STOCKLAND TRUST MG 3.3% GTD SNR 22/03/2024	Real Estate	Diversified REITs - 60101010		2.12%			2.12%
	AU3FN0058343		SUNAU Float 02/24/26	Financials	Property & Casualty Insurance - 40301040		2.11%			2.11%
	AU3CB0234573		WESTPAC BKG 15/26 MTN - WESTPAC BKG 15/26 MTN	Financials	Diversified Banks - 40101010		0.84%			0.84%
	AU3FN0049672		WESTPAC BKG CORP FRN SUB 08/2029 AUD100000	Financials	Diversified Banks - 40101010		3.84%			3.84%
	AU3CB0302735		WESTPAC BKG CORP 5% BDS 19/09/28 AUD100000	Financials	Diversified Banks - 40101010		0.86%			0.86%
CASH			CASH	N/A	N/A		5.46%			5.46%