

## 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.



IMAP  
MANAGED ACCOUNT  
AWARD FINALIST  
AUSTRALIAN FIXED  
INTEREST



IMAP  
MANAGED ACCOUNT  
AWARD WINNER  
AUSTRALIAN FIXED  
INTEREST



Australian  
Fixed  
Interest  
Winner  
2020 IMAP MANAGED  
ACCOUNT AWARDS



Australian  
Fixed  
Interest  
Winner  
2019 IMAP MANAGED  
ACCOUNT AWARDS



Other Asset  
Classes  
Winner  
2019 IMAP MANAGED  
ACCOUNT AWARDS

**3% - 5% p.a.**

Expected Long term return  
depending on risk profile

## FUND INFORMATION

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

## FEES\*

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

\*Additional fees may apply