



Organisation Name Real Asset Management  
 Product Name RAM Australian Diversified Fixed Interest Fund  
 Benchmark Name  
 Date of holdings 31/07/2024

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 - Cap Note 3-Bbsw+4.50% Perp Non-Cum Red T-12-25	Financials	Other Diversified Financial Services - 40201020		0.48%			0.48%
AN3PH			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-03-25	Financials	Diversified Banks - 40101010		2.87%			2.87%
AN3PI			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+3.00 Perp Non-Cum Red T-03-28	Financials	Diversified Banks - 40101010		3.00%			3.00%
AN3PJ			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.70% Perp Non-Cum Red T-03-29	Financials	Diversified Banks - 40101010		0.37%			0.37%
AN3PK			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-03-30	Financials	Diversified Banks - 40101010		2.82%			2.82%
AN3PL			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-03-31	Financials	Diversified Banks - 40101010		0.73%			0.73%
BENPH			Bendigo and Adelaide Bank Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-06-27	Financials	Regional Banks - 40101015		1.12%			1.12%
BENPI			Bendigo and Adelaide Bank Limited - Cap Note 3-Bbsw+3.20% Perp Non-Cum Red T-12-30	Financials	Regional Banks - 40101015		1.58%			1.58%
BOQPE			Bank of Queensland Limited - Cap Note 3-Bbsw+3.75% Perp Non-Cum Red T-08-24	Financials	Regional Banks - 40101015		1.24%			1.24%
BOQPF			Bank of Queensland Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-05-27	Financials	Regional Banks - 40101015		1.32%			1.32%
BOQPG			Bank of Queensland Limited - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-12-28	Financials	Regional Banks - 40101015		0.88%			0.88%
CBAPG			Commonwealth Bank of Australia - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-04-25	Financials	Diversified Banks - 40101010		0.29%			0.29%
CBAPJ			Commonwealth Bank of Australia - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	Financials	Diversified Banks - 40101010		2.33%			2.33%
CBAPK			Commonwealth Bank of Australia - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-06-29	Financials	Diversified Banks - 40101010		1.90%			1.90%
CBAPL			Commonwealth Bank of Australia - Cap Note 3-Bbsw+2.85% Perp Non-Cum Red T-06-28	Financials	Diversified Banks - 40101010		1.44%			1.44%
CBAPM			Commonwealth Bank of Australia - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-06-30	Financials	Diversified Banks - 40101010		1.19%			1.19%
CGFFC			Challenger Limited - Cap Note 3-Bbsw+4.60% Perp Non-Cum Red T-05-26	Financials	Other Diversified Financial Services - 40201020		2.07%			2.07%
CGFFD			Challenger Limited - Cap Note 3-Bbsw+3.60% Perp Non-Cum Red T-05-29	Financials	Other Diversified Financial Services - 40201020		2.15%			2.15%
IAGPE			Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-06-29	Financials	Property & Casualty Insurance - 40301040		2.89%			2.89%
IAGPF			Insurance Australia Group Limited - Cap Note 3-Bbsw+3.20% Perp Non-Cum Red T-12-30	Financials	Property & Casualty Insurance - 40301040		1.38%			1.38%
MBLPC			Macquarie Bank Limited - Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-12-25	Financials	Diversified Capital Markets - 40203030		1.59%			1.59%
MBLPD			Macquarie Bank Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-28	Financials	Diversified Capital Markets - 40203030		2.07%			2.07%
MOGFC			Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	Financials	Diversified Capital Markets - 40203030		1.23%			1.23%
MOGFD			Macquarie Group Limited - Cap Note 3-Bbsw+4.15% Perp Non-Cum Red T-09-26	Financials	Diversified Capital Markets - 40203030		1.07%			1.07%
MOGFE			Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27	Financials	Diversified Capital Markets - 40203030		1.15%			1.15%
MOGFF			Macquarie Group Limited - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-09-29	Financials	Diversified Capital Markets - 40203030		1.43%			1.43%
NABPF			National Australia Bank Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-06-26	Financials	Diversified Banks - 40101010		0.40%			0.40%
NABPH			National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27	Financials	Diversified Banks - 40101010		1.97%			1.97%
NABPI			National Australia Bank Limited - Cap Note 3-Bbsw+3.15% Perp Non-Cum Red T-12-29	Financials	Diversified Banks - 40101010		1.92%			1.92%
NABPK			National Australia Bank Limited - Cap Note 3-Bbsw+2.60% Perp Non-Cum Red T-03-32	Financials	Diversified Banks - 40101010		1.00%			1.00%
SUNPH			Suncorp Group Limited - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-06-26	Financials	Property & Casualty Insurance - 40301040		1.53%			1.53%
SUNPI			Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28	Financials	Property & Casualty Insurance - 40301040		1.56%			1.56%
SUNPJ			Suncorp Group Limited - Cap Note 3-Bbsw+2.80% Perp Non-Cum Red T-06-30	Financials	Property & Casualty Insurance - 40301040		1.82%			1.82%
WBCPH			Westpac Banking Corporation - Cap Note 3-Bbsw+3.20% Perp Non-Cum Red T-09-25	Financials	Diversified Banks - 40101010		2.71%			2.71%
WBCPI			Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-24	Financials	Diversified Banks - 40101010		0.12%			0.12%
WBCPJ			Westpac Banking Corporation - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-03-27	Financials	Diversified Banks - 40101010		2.66%			2.66%
WBCPL			Westpac Banking Corporation - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-09-28	Financials	Diversified Banks - 40101010		1.46%			1.46%
WBCPM			Westpac Banking Corporation - Cap Note 3-Bbsw+3.10% Perp Non-Cum Red T-09-31	Financials	Diversified Banks - 40101010		0.43%			0.43%
AU3FN0072161	AU3FN0072161		AMP BANK LIMITED 8.9987 10/7/2032	Financials	Other Diversified Financial Services - 40201020		2.51%			2.51%
AU3CB0243525	AU3CB0243525		AUST & NZ BANKING GROUP 4.1 9/28/2027	Financials	Diversified Banks - 40101010		0.96%			0.96%
AU3CB0292324	AU3CB0292324		CHALLENGER LIFE CO LTD 7.186 9/16/2037	Financials	Other Diversified Financial Services - 40201020		3.61%			3.61%
AU3FN0062600	AU3FN0062600		COMMONWEALTH BANK AUST 5.6529 8/20/2031	Financials	Diversified Banks - 40101010		2.43%			2.43%
AU3CB0297653	AU3CB0297653		COMMONWEALTH BANK AUST 6.704 3/15/2038	Financials	Diversified Banks - 40101010		2.60%			2.60%
AU3CB0239366	AU3CB0239366		GENERAL PROPERTY TRUST 3.657 8/24/2026	Real Estate	Diversified REITs - 60101010		2.36%			2.36%
AU0000265563	LSEPA		LANDSDOWNE INVESTMENT C-PREF	Financials	Other Diversified Financial Services - 40201020		0.14%			0.14%
AU3FN0061065	AU3FN0061065		MACQUARIE BANK LTD 5.9125 6/17/2031	Financials	Diversified Capital Markets - 40203030		2.42%			2.42%
AU3FN0054284	AU3FN0054284		MACQUARIE BANK LTD 7.2398 5/28/2030	Financials	Diversified Capital Markets - 40203030		4.92%			4.92%
AU3CB0306462	AU3CB0306462		NATIONAL AUSTRALIA BANK 5.74 2/9/2034	Financials	Diversified Banks - 40101010		2.49%			2.49%
AU3CB0291284	AU3CB0291284		NATIONAL AUSTRALIA BANK 6.322 8/3/2032	Financials	Diversified Banks - 40101010		2.47%			2.47%
AU3FN0051587	AU3FN0051587		NATIONAL AUSTRALIA BANK 6.36 11/18/2031	Financials	Diversified Banks - 40101010		2.47%			2.47%
AU3FN0058343	AU3FN0058343		SUNCORP-METWAY LTD 4.7856 2/24/2026	Financials	Property & Casualty Insurance - 40301040		2.41%			2.41%
AU3CB0234573	AU3CB0234573		WESTPAC BANKING CORP 4.125 6/14/2026	Financials	Diversified Banks - 40101010		0.96%			0.96%
AU3CB0302735	AU3CB0302735		WESTPAC BANKING CORP 5 9/19/2028	Financials	Diversified Banks - 40101010		0.99%			0.99%
AU3FN0049672	AU3FN0049672		WESTPAC BANKING CORP 6.3149 8/27/2029	Financials	Diversified Banks - 40101010		3.39%			3.39%
CASH			CASH	N/A	N/A		4.69%			4.69%