

REAL ASSET MANAGEMENT RAM PRIVATE CREDIT INCOME FUND



INVESTMENT OBJECTIVE

Provide investors with an enhanced income stream with a target return of outperforming the RBA cash rate by +4.0%.

INVESTMENT PROPOSITION

- ◆ Regular income paid monthly
- ◆ Australian secured credit
- ◆ Target portfolio average loan to value of 65%
- ◆ No development finance or unsecured finance
- ◆ Investment manager with 6+ years track record in credit, delivering 100% on investment objectives
- ◆ 0% losses within credit strategies and 0% drawdowns in NAV across all credit funds
- ◆ Well diversified underlying mortgage portfolio with historical low arrears and experienced team managing the assets
- ◆ Liquidity provided through access to a \$2bn funding pool

ABOUT REAL ASSET MANAGEMENT

REAL ASSET MANAGEMENT (RAM) is an Australian alternative asset manager, providing investment solutions in Credit, Real Estate, and Private Equity markets, for institutions and wealthy families globally.

RAM was founded in 2010 and has a pan-Asia presence of 5 offices in Sydney, Melbourne, Brisbane, Shanghai and Hong Kong. We provide a global set of investment solutions through our group companies licensed by the Australian Securities and Investment Commission of Australia (AFSL 484263), and the Securities & Futures Commission of Hong Kong (CE BGL803).

PERFORMANCE

RAM Private Credit Income Fund	1 Month	3 Months	6 Months	1 Year	Since Inception	Inception Date
Performance	0.71%	2.12%	4.23%	-	4.64%	Jan 2024

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.

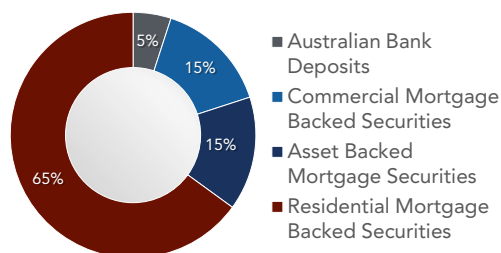
^Rating Allocation shows Class A look through credit ratings to underlying MBS notes using Public Ratings and RAM Ratings where public ratings are unavailable. *Distribution rate net of management fees and before tax, which is a variable rate reviewed monthly. Returns as of 31 July 2024. An investment 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. 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. **GENERAL ADVICE WARNING** 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.

8.35%^{*}

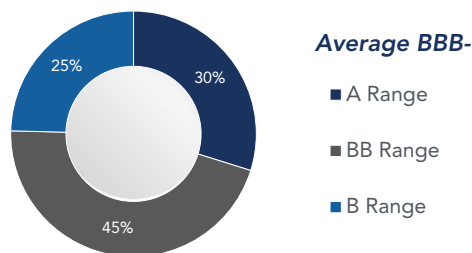
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Current Yield (net of fees)

TARGET ASSET ALLOCATION



RATING ALLOCATION[^]



Average BBB-

- A Range
- BB Range
- B Range

FUND INFORMATION

Investment Amount	Min. AUD 50,000
Management Fee	0.50% p.a.
Distributions	Monthly
Investment Manager	Real Asset Management Pty Ltd
Trustee	Melbourne Securities Corporation ("MSC Trustees")
Custodian	Apex Fund Services Pty Ltd
Auditor	PKF
Registry	SS&C Solutions Pty Ltd
APIR Code	MSC0761AU
Platforms	Mason Stevens, Netwealth, Fiducian