

REAL ASSET MANAGEMENT

RAM INCOME FUND



INVESTMENT OBJECTIVE

Preserve capital and generate consistent income by investing in a diversified portfolio of fixed income and credit securities.

KEY FEATURES

Some key benefits of investing in the RAM Income Fund include:

- Reliable Monthly Income**
Regular income distributions paid monthly
- High Income Funds with Capital Stability**
Balance capital preservation while generating higher income
- Diversified Portfolio**
Invest in a diversified portfolio of fixed income and credit securities, including those issued by both the Hong Kong government and non-governmental entities.
- Experienced Team**
Professionally managed by an award-winning investment management team with a strong track record.

TOP 5 HOLDINGS

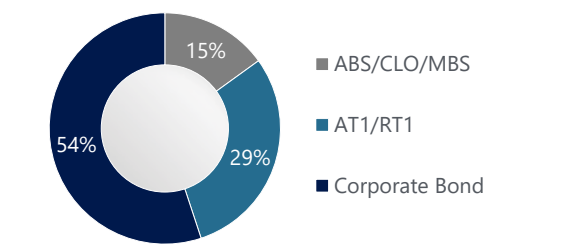
Issuer	Security Name	Weights
MTR CORP CI LTD	MTRC 5 5/8 PERP	4.7%
Bayfront Infrastructure Capital Pte. Ltd.	BIC 2025-1 C	4.0%
BP CAPITAL MARKETS PLC	BPLN 6 1/8 PERP	4.0%
BNP PARIBAS	BNP 7.45 PERP	4.0%
ALLIANZ SE	ALVGR 6.55 PERP	4.0%

PORTFOLIO CHARACTERISTICS

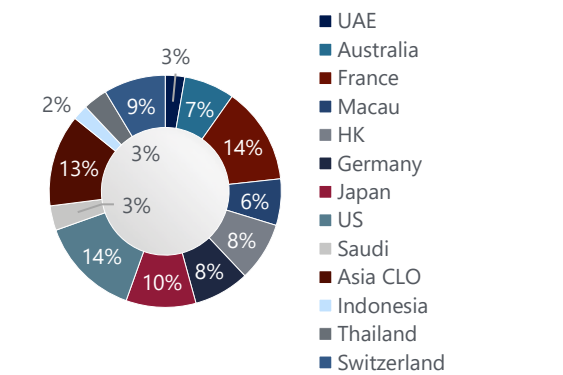
Portfolio Yield	6.3%
Target Distribution Yield	6.3%
Duration	4.2x
Credit Rating	BBB

*May not equal 100% due to rounding.

SECTOR ALLOCATION*



GEOGRAPHIC ALLOCATION*



FUND INFORMATION

Base Currency	USD
Classes	HKD ACC (ISIN: HK0001146866) HKD DIST (ISIN: HK0001146874) USD ACC (ISIN: HK0001146841) USD DIST (ISIN: HK0001146858)
Domicile	Hong Kong SAR
Dealing Date	Daily
Distribution Frequency	Monthly
Investment Manager	RAM Investment Advisors Limited
Custodian / Administrator	BOCI-Prudential Trustee Limited
FEES	
Initial Charge	2% of the total subscription amount
Redemption Fee	Nil
Management Fee	Class A: up to 0.95% p.a. of the NAV of the Sub-Fund

ABOUT RAM



31 Billion+
AUM (HKD)



200+
Finance Professionals



5 Offices



7 Licences

Real Asset Management (RAM®) is an alternative asset manager for institutions and wealthy families globally. RAM provides more than 15 investment strategies and has a team of over 200 finance professionals managing in excess of HK\$31 billion in assets.

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WHY INVEST WITH RAM?



Prominent Hong Kong Presence
SFC licenced asset manager with 10+ years track record and expertise in providing a range of investment products, including cross-border investment solutions.



Strong Track Record
Award winning investment management team, with portfolio managers benefiting from an average of over 20 years of investment experience. Strong track record with attractive risk-adjusted returns in a range of market conditions.



Experienced Team
Among our senior management are former executives from top tier international banks with decades of global investment management experience.



Transparency
We ensure our clients are well informed and investment goals remain aligned, through regular tailored portfolio reviews, in addition to regular and informative reporting.



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