



**Portfolio Holdings**

Organisation Name Real Asset Management  
 Product Name RAM Australian Diversified Fixed Interest Fund  
 Benchmark Name  
 Date of holdings 31/03/2024

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		1.15%			1.15%
BENPI			Bendigo and Adelaide Bank Limited	Financials	Regional Banks - 40101015		1.35%			1.35%
BENPH			Bendigo and Adelaide Bank Limited	Financials	Regional Banks - 40101015		0.96%			0.96%
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		2.61%			2.61%
AN3PL			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		0.63%			0.63%
AN3PI			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		2.78%			2.78%
AN3PH			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		2.83%			2.83%
CGFPD			Challenger Limited	Financials	Other Diversified Financial Services - 40201020		1.88%			1.88%
CGFPC			Challenger Limited	Financials	Other Diversified Financial Services - 40201020		1.80%			1.80%
CBAPK			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.63%			1.63%
CBAPJ			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		2.02%			2.02%
CBAPL			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.90%			1.90%
CBAPM			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.02%			1.02%
CBAPG			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		0.26%			0.26%
CBAPH			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.05%			1.05%
IAGPF			Insurance Australia Group Limited	Financials	Property & Casualty Insurance - 40301040		1.19%			1.19%
IAGPE			Insurance Australia Group Limited	Financials	Property & Casualty Insurance - 40301040		2.52%			2.52%
MBLPD			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.99%			1.99%
MBLPC			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.39%			1.39%
MOGPF			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.00%			1.00%
MOGFF			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.24%			1.24%
MOGPC			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.09%			1.09%
MOGPD			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		0.93%			0.93%
NABPI			National Australia Bank Limited	Financials	Diversified Banks - 40101010		1.66%			1.66%
NABPH			National Australia Bank Limited	Financials	Diversified Banks - 40101010		1.89%			1.89%
NABPF			National Australia Bank Limited	Financials	Diversified Banks - 40101010		0.35%			0.35%
SUNPI			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.36%			1.36%
SUNPH			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.39%			1.39%
SUNPG			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.24%			1.24%
WBPCP			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		2.59%			2.59%
WBPCJ			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		2.44%			2.44%
WBPCL			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		1.27%			1.27%
WBPCJ			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		0.11%			0.11%
WBCCZ			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		2.15%			2.15%
AU3FN0049128			AUST & NZ BANKING GROUP	Financials	Diversified Banks - 40101010		2.11%			2.11%
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		2.10%			2.10%
AU3CB0292324			CHALLENGER LIFE CO 7.186% BDS 16/09/37	Financials	Other Diversified Financial Services - 40201020		3.09%			3.09%
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		2.04%			2.04%
AU3FN0054284			MACQUARIE BANK LTD	Financials	Diversified Capital Markets - 40203030		4.28%			4.28%
AU3FN0061065			MACQUARIE GP LTD FRN LTZ 06/2031 AUD10000	Financials	Diversified Capital Markets - 40203030		2.10%			2.10%
AU3FN0051587			NATIONAL AUSTRALIA BANK	Financials	Diversified Banks - 40101010		2.13%			2.13%
AU3FN0048724			NATIONAL AUSTRALIA BANK	Financials	Diversified Banks - 40101010		2.53%			2.53%
AU3CB0291284			NATL AUSTRALIA BK 6.322% LTZ MTN 03/08/32 AUD	Financials	Diversified Banks - 40101010		2.16%			2.16%
AU3CB0306462			NATL AUSTRALIA BK 5.74% FRN LTZ 09/02/34 AUD	Financials	Diversified Banks - 40101010		2.11%			2.11%
AU3CB0244861			SCA PROPERTY GROUP 3.9% SNR MTN 07/06/2024 AUD	Real Estate	Retail REITS - 60101070		0.84%			0.84%
AU3FN0058343			SUNAU Float 02/24/26	Financials	Property & Casualty Insurance - 40301040		2.09%			2.09%
AU3CB0234573			WESTPAC BKG 15/26 MTN - WESTPAC BKG 15/26 MTN	Financials	Diversified Banks - 40101010		0.83%			0.83%
AU3FN0049672			WESTPAC BKG CORP FRN SUB 08/2029 AUD100000	Financials	Diversified Banks - 40101010		3.80%			3.80%
AU3CB0302735			WESTPAC BKG CORP 5% BDS 19/09/28 AUD100000	Financials	Diversified Banks - 40101010		0.85%			0.85%
CASH			CASH	N/A	N/A		7.46%			7.46%