



*"Make sustainable investments today for a better future tomorrow."*

## Contact

---

20830 N Tatum Blvd, 85050

Phoenix, AZ. United States.

[info@ramcredit.com](mailto:info@ramcredit.com)

[www.ramcredit.com](http://www.ramcredit.com)

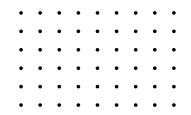


## CORPORATE BROCHURE

---

Founded on transparency  
Driven by sustainable  
investments

[www.ramcredit.com](http://www.ramcredit.com)



# TABLE OF CONTENTS

ABOUT US

OUR INVESTMENT APPROACH

DIVERSITY & INCLUSION

ESG

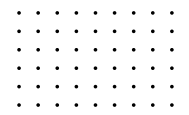
SUSTAINABLE INVESTING

WHAT WE INVEST IN

PLANS

REFERRAL SYSTEM





# ABOUT US

Ramcredit (Revenue Accounting and Management Credit) is a premier asset management company founded to provide a global footprint for financial security for all through sustainable investments. We dedicate ourselves to achieving this for our clients through customized investment solutions, personalized attention, and proactive financial planning.

Ramcredit was established in 2013 to provide exceptional investment outcomes to clients over the long term. Our objective is to help preserve and increase wealth. Our team follows a systematic investment methodology tailored to reduce risks and maximize returns. Our core principles align with our client's best interests as a privately held, independent, and employee-run investment firm. We manage various investment portfolios catering to clients globally, including equity, fixed income, private equity, and hedge fund strategies. With a presence in 16 cities across nine nations and a workforce of over 1,000 professionals, we remain committed to providing excellent investment services.

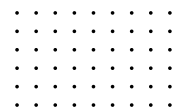
## WHAT SETS US APART

Since our inception, we have reached beyond borders to expand our knowledge, broaden our horizons, and seek new investment opportunities for our clients. We invest in companies that generate returns and achieve added value for people and the environment. Our commitment to sustainable investing has led us to focus on companies that prioritize environmental, social, and governance (ESG) factors in their operations. We believe that by investing in such companies, we can make a positive impact on society and contribute to a more sustainable future.



## TEAM DEDICATION TO CLIENTS

It is our great pleasure to speak about the dedication of our team to our clients. At Ramcredit, we understand that our clients are the cornerstone of our success, and we are fully committed to providing them with the exceptional service and support that they deserve.

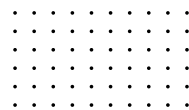


## OUR INVESTMENT APPROACH

Our investment approach is rooted in global fundamental research, combining insights across regions, sectors, and asset classes. We believe in collaboration across our teams to stay ahead of the markets and provide custom investment strategies for each individual client. Transparency and communication are key to building long-lasting relationships with our clients, and we prioritize diversification in our structured and disciplined approach to portfolio construction. Our focus is on achieving sustainable results over time, with careful evaluation and due diligence on every investment opportunity.

## INNOVATIVE RESEARCH

Our investment approach is also built around research and analysis. We are committed to staying current with market trends and developments, and our analysts work tirelessly to monitor markets and identify investment opportunities. We also leverage technology to enhance our research capabilities, using sophisticated data analytics tools to create a more complete understanding of market trends and investment opportunities. Our commitment to client service is another key aspect of our investment approach. We recognize that our clients are trusting us with their financial future, and we take this responsibility very seriously. We are always available to our clients, providing guidance and support whenever they need it.



# DIVERSITY & INCLUSION

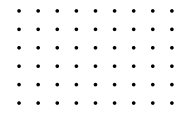
We prioritize inclusion to help our colleagues focus on business challenges and not on overcoming disadvantages. We strive to create a more equitable society by elevating equity, providing capital and counsel, and committing to excellence in everything we do. This is done through elevating equity, providing capital and counsel, and committing to excellence in everything we do.

We strive to increase, develop, and promote multicultural talent by elevating the role of equity. Our employees use data-driven, evidence-based strategies to increase accessibility and opportunity for our customers, associates, and communities. We recognize that a diverse and inclusive workforce is essential to achieving our goals, and we are committed to creating an environment where everyone feels valued and supported. By embracing diversity, we can better understand the needs of our customers and communities and ultimately drive innovation and growth.

## BETTER TOGETHER

At RamCredit, we value and celebrate diversity in all its forms. We are committed to creating a workplace culture that is not only diverse but also equitable and inclusive for people of color. We are proud to offer equal career opportunities to all individuals, regardless of their race, ethnicity, or cultural background. We have implemented policies and programs that actively promote diversity and inclusion, such as employee resource groups, training and development programs, mentorship opportunities, and community outreach initiatives. We believe diversity is a strength, and we are continuously working towards creating a workplace where everyone feels valued and respected and has an equal opportunity to succeed. Thank you for considering our company as your employer.





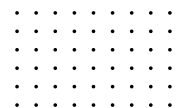
## ESG

ESG (Environmental, Social, and Governance) factors in our business operations ESG is a framework that we integrate into our policies and strategies to manage risks and increase sustainable growth. Adopting an ESG approach enables our businesses to operate responsibly, contribute positively to society, and improve financial performance.

Environmental considerations have become increasingly important to us, investors, and stakeholders. By implementing ESG factors, businesses can assess the environmental risks they face, such as carbon emissions, energy use, waste disposal, and natural resource consumption. Sustainable practices will benefit the environment, lower costs, and reduce potential risks in the long run.

## THINKING ABOUT THE FUTURE IS OUR CORE APPROACH

ESG investing has significant benefits, from better alignment with clients' values to improved risk management and diversification potential. It also provides clients with the opportunity to achieve long-term growth while promoting socially responsible and environmentally sustainable practices. We at Rbc commit to this approach to deliver substantial benefits for our clients, the environment, and society.



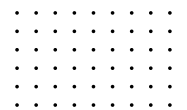
# SUSTAINABLE INVESTING

Sustainable investing is a powerful way to combine financial gains and environmental and social causes. Ramcredit is a multicultural firm serving a global clientele, offering a broad spectrum of asset classes customized for different client types. Our focus is on achieving sustainable results over time with careful evaluation and due diligence on every investment opportunity. RamCredit Network is committed to taking a holistic approach to wealth management to create and preserve lasting values for our clients and society. We focus on companies that prioritize environmental, social, and governance factors in their operations, believing that investing in such companies can make a positive impact on society and contribute to a more sustainable future. We are a private independent, employee-owned investment manager with a long-term perspective.

## THINK GREEN, ACT SUSTAINABLY

Ramcredit has taken this approach to support sustainable investment in our estates, operating our agricultural and forestry businesses with a view to the future. To address the imbalance between people and the environment, it is essential to adopt sustainable business practices that prioritize social and environmental responsibility while generating revenue. This will ensure that economic growth benefits everyone, including future generations. Our approach is based on the idea that planning for the future is key to sustainable economic growth that protects healthy markets and enhances our business resiliency and longevity.





## WHAT WE INVEST IN

### REAL ESTATE

As a trusted player in the real estate industry, we pride ourselves on owning and managing coveted properties in some of the world's most sought-after markets. Our expansive portfolio boasts a diverse mix of commercial and residential assets, including office buildings, retail spaces, private residences, industrial warehouses, hotels, and student accommodations, across multiple continents.

### PRIVATE EQUITY

Ramcredit Investing has a diverse range of private equity investment opportunities to cater to the varying risk appetites and investment objectives of its clients. This helps to mitigate risks and maximize returns by spreading investments across different sectors and geographies.

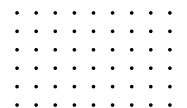
### RENEWABLE ENERGY

At our core, we believe in investing in a sustainable future. That's why we've committed to being a leader in renewable energy, with over 15,000 megawatts of clean energy production across the globe. Whether it's through wind, solar, or other renewable technologies, we're making significant strides to reduce our carbon footprint and create a cleaner, more resilient planet for generations to come.

### AGRICULTURE

Opportunities in the Agriculture and Timber Market As the world population continues to grow, the demand for food and timber is expected to increase, creating numerous opportunities in the agriculture and timber markets. Technological advancements in farming and forestry practices are also opening up new possibilities for increased productivity and efficiency.





## WHAT WE INVEST IN

### GLOBAL COMMODITIES

The RamCredit Global Commodities Strategy is an alternative investment platform that seeks to generate strong relative returns over a full market cycle. It provides long-only, unleveled, and fully collateralized exposure to listed and unlisted commodities through publicly traded futures and commodity-related equity securities.

### HEALTHCARE

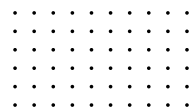
The healthcare industry is growing and evolving, and private equity investments in this sector are highly sought after. This portfolio includes companies involved in pharmaceuticals, healthcare technology, medical devices, and healthcare facilities. The aging population and rise of chronic diseases make healthcare a highly profitable sector, and the COVID-19 pandemic has further highlighted the importance of healthcare.

### INFRASTRUCTURE

The energy sector is another industry that can provide high returns for private equity investors. This portfolio includes oil and gas exploration and production, and energy infrastructure. As the world transitions to more renewable sources of energy, this portfolio provides an opportunity to invest in companies infrastructures leading the way in sustainable practices.

### FIXED INCOME

Opportunities in the Agriculture and Timber Market As the world population continues to grow, the demand for food and timber is expected to increase, creating numerous opportunities in the agriculture and timber markets. Technological advancements in farming and forestry practices are also opening up new possibilities for increased productivity and efficiency.



# INVESTMENT PLANS

## VOYAGER GROWTH

DAILY INTEREST DURATION  
7 MONTHS

0.86%  
FIXED-INCOME INTEREST  
FOR 9 MONTHS DURATION

ROI AND CAPITAL ARE  
ACCESSIBLE AFTER  
INVESTMENT ELAPSES.

INTERESTS ARE EARNED  
EVERY MONDAY-FRIDAY

DAILY PAYMENTS

**0.71%**  
**\$100 MINIMUM**

## BLUE CHIP FUND

DAILY INTEREST DURATION  
9 MONTHS

1.1%  
FIXED-INCOME INTEREST  
FOR 9 MONTHS DURATION

ROI AND CAPITAL ARE  
ACCESSIBLE AFTER  
INVESTMENT ELAPSES.

INTERESTS ARE EARNED  
EVERY MONDAY-FRIDAY

DAILY PAYMENTS

**0.91%**  
**\$10,000 MINIMUM**

## LEGACY BONDS

DAILY INTEREST DURATION  
9 MONTHS

1.27%  
FIXED-INCOME INTEREST  
FOR 9 MONTHS DURATION

ROI AND CAPITAL ARE  
ACCESSIBLE AFTER  
INVESTMENT ELAPSES.

INTERESTS ARE EARNED  
EVERY MONDAY-FRIDAY

DAILY PAYMENTS

**1.12%**  
**\$50,000 MINIMUM**

## DYNAMIC YIELD FUND

DAILY INTEREST DURATION  
9 MONTHS

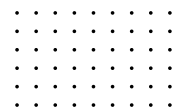
1.5%  
FIXED-INCOME INTEREST  
FOR 9 MONTHS DURATION

ROI AND CAPITAL ARE  
ACCESSIBLE AFTER  
INVESTMENT ELAPSES.

INTERESTS ARE EARNED  
EVERY MONDAY-FRIDAY

DAILY PAYMENTS

**1.3%**  
**\$200,000 MINIMUM**



## ANNUITY PROGRAM

DAILY INTEREST DURATION  
20 MONTHS

ROI AND CAPITAL ARE  
ACCESSIBLE AFTER  
INVESTMENT ELAPSES.

INTERESTS ARE EARNED  
EVERY MONDAY-FRIDAY

DAILY PAYMENTS

# 2.1%

## \$5,000 MINIMUM



Our "Annuity Program" is a unique plan that provides financial security for both young and elderly individuals. Youngsters can plan for their future by saving for their retirement through pension benefits, which can provide a stable income in their old age.

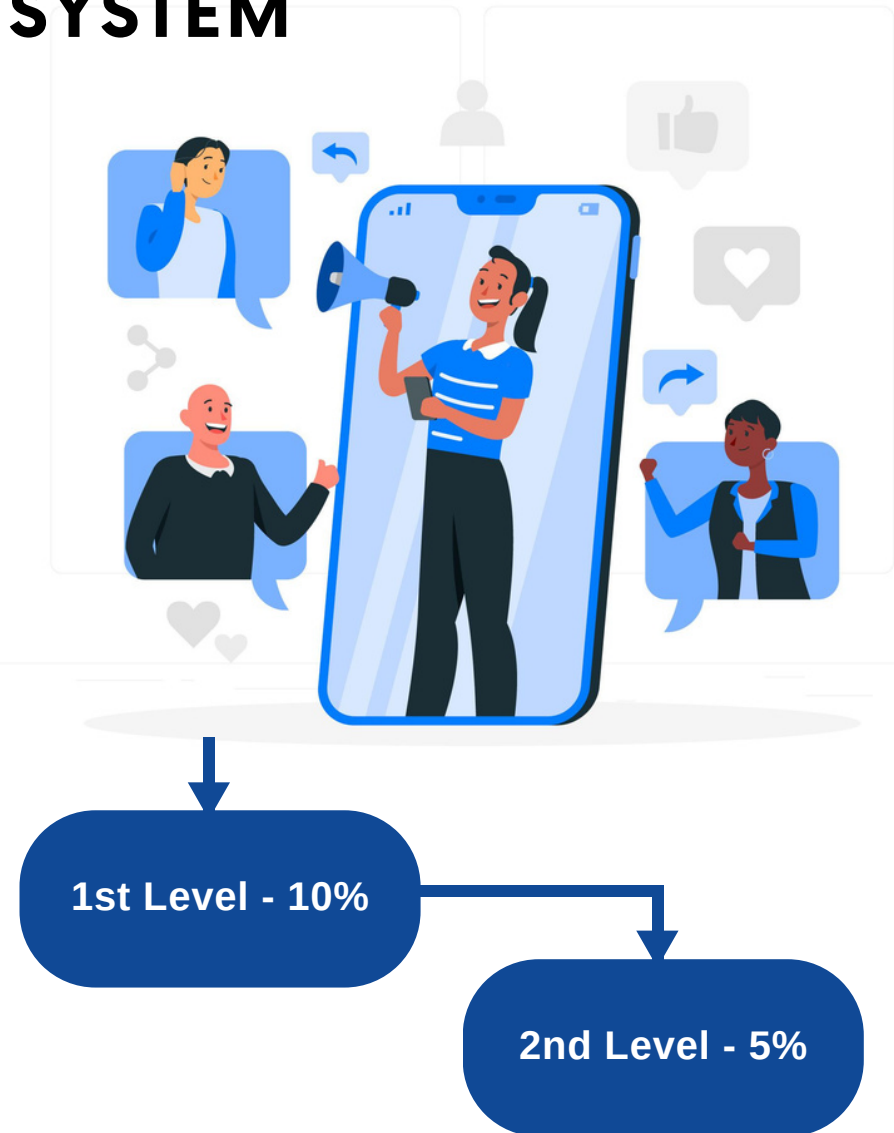
The elderly can also benefit from our retirement plan, which can help meet their daily expenses and cover healthcare expenses. Besides providing financial support, our Annuity Program benefits can also improve an individual's quality of life and well-being. Additionally, we aim to promote social inclusion and enhance the standard of living for the elderly through our annuity benefits.

With our annuity program, individuals can retire comfortably without worrying about their financial security. While pension benefits may differ depending on the country or organization, at RamCredit, our annuity program is the same across all nations, and it plays a crucial role in maintaining stability and providing a secure future for both young and elderly people before retirement.



## REFERRAL SYSTEM

Our investors can significantly benefit from our referral system, which offers generous commissions. By sharing their referral link with others, they can earn a 10% commission on the first level and a 5% commission on the second level. This can lead to significant passive income as their network grows and referrals continue to invest.





[www.ramcredit.com](http://www.ramcredit.com)