



DDH Cash Fund

Overview of DDH Investment Funds

DDH Investment Access Funds is an investment offer that provides investors with access to QIC managed wholesale funds and a Bank of Queensland cash deposit fund. Investors can choose between six single and three multi-sector investment funds that offer a range of different asset classes and risk profiles, with exposure to a diverse range of asset classes including cash, fixed interest, property, Australian shares and International shares.

Investment objective

This Fund invests in call deposits with licensed Australian banks. The core investment on the Fund will typically be with the Bank of Queensland's "Money Market Deposit Accounts" product. These Deposit Accounts are call deposits with the Bank of Queensland and are managed and administered by the Money Market division of DDH as agent for the Bank of Queensland.

The DDH Cash Fund's objective is to allow Investors to access the interest rate returns available from "at-call" deposit accounts held with licensed Australian banks. It will only invest in deposits held by banks with credit ratings equal or superior to those of the Bank of Queensland.

As an interest rate only product, there are no capital growth components to the return to investors.

Benchmark

The DDH Cash Fund aims to produce an interest rate return for investors of no less than 0.5% (after management fees) below the Reserve Bank of Australia Cash Rate.

Investment strategy

The DDH Cash Fund makes direct deposits with the licensed Australian banks who undertake to repay the deposit with associated interest.

Minimum suggested timeframe

The DDH Cash Fund is held in a highly liquid form and investments may be readily redeemed at any time.

Performance

The DDH Cash Fund was established in October 2006. The fund has achieved the following performance to 30 June 2010:

3 mths (%)	6 mths (%)	Inception (%) pa
4.62	4.37	4.93

* Annualised returns.

Asset allocation

Funds are invested 100% in at call bank deposits with the Bank of Queensland and other approved deposit tasking institutions.

Other key data

Management costs	0.50% *
Contribution fee	Nil
Performance fee	Not applicable
Distributions	Monthly
Switching	Unlimited free switches
APIR code	DDH0009AU
Minimum investment	\$2,000

* Management costs include fees payable to the Responsible Entity (from which the Responsible Entity will pay a number of expenses including custodial, insurance, compliance, accounting and auditing).


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Fund facts at a Glance	
Inception Date	October 2006
Benchmark	Reserve Bank of Australia Cash Rate
Accepted Level of Volatility	Low
Suggested Investment Time Frame	Short (redeemed at any time)
Distribution Frequency	Monthly (payable by the third week)
Minimum Investment	\$2,000 Lump Sum \$500 Regular Savings Plan
Minimum Additional Investment	\$500 Lump Sum \$100 Regular Savings Plan
Management Costs	0.50% p.a. of the Fund's assets
Contribution Fee	N/A
Switching Fee	N/A
Buy/Sell Spread	N/A
APIR Code	DDH0009AU
Platforms	BT Wrap, Mentor, Investment Exchange

Contact Us

For more information on the DDH Cash Fund, please visit www.ddhgraham.com.au or contact our Advisory Team on 1800 226 174.