



## DDH Fixed Interest 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

The DDH Fixed Interest Fund invests in the QIC Australian Fixed Interest Fund which aims to exceed the performance of a portfolio of highly rated Australian fixed interest securities by investing in a diversified, medium risk portfolio of Australian and international higher yielding fixed interest securities and derivatives.

### Benchmark

QIC aims to out-perform its benchmark, the UBSA Composite Bond Index, by at least 0.8% p.a. (before investment management fees), over a rolling 3 year period, through active management of the portfolio.

### Investment strategy

The QIC Australian Fixed Interest Fund is actively managed using a top-down approach in managing interest rate and credit risk. Risk is reduced by diversifying across a range of fixed interest securities, a spread of maturities and across a wide spread of counterparties.

Investments are predominately Australian securities, but may include up to 50% exposure to international securities where QIC believes risk exposure would contribute to achieving the QIC fund's performance and risk objectives. By adopting this approach QIC aims to achieve returns in excess of the benchmark.

### Minimum suggested timeframe

Investors should view the DDH Fixed Interest Fund as having a minimum investment timeframe of 3 years and should consider the investment as being medium term (3-5 years) in nature.

### Performance

The DDH Fixed Interest Fund was established in October 2006 while the QIC fund in which it invests has been operating since June 1994. The funds have achieved the following performance to 30 June 2010:

Fund	3 mths %	1 yr %	3 yr % (pa)	Inception % (pa)
DDH Fixed Interest Fund	2.75	10.79	6.84	6.24
QIC Aust. Fixed Interest Fund *			7.94	7.85

\* The QIC fund returns are before investment management fees.

### Investment Manager

As one of Australia's largest wholesale fund managers with approximately \$52 billion invested, QIC has extensive experience and capability in institutional investing. QIC's structure and backing is unique amongst institutional investment managers while the expertise and conviction of its investment teams contribute to produce consistently above-average returns.

### Asset allocation

Australian fixed interest 100%.



### Other key data

Management costs	0.68% *
Contribution fee	0% to 3.3%
Performance fee	Not applicable
Distributions	Quarterly
Switching	Unlimited free switches
APIR code	DDH0006AU
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) and the investment management fees payable to QIC.



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Fund facts at a Glance	
Inception Date	October 2006
Benchmark	UBSA Composite Bond Index
Accepted Level of Volatility	Medium
Suggested Investment Time Frame	Medium Term (3 - 5 years)
Distribution Frequency	Quarterly (payable by the third week of July, October, January and April)
Minimum Investment	\$2,000 Lump Sum \$500 Regular Savings Plan
Minimum Additional Investment	\$500 Lump Sum \$100 Regular Savings Plan
Management Costs	0.68% p.a. of the Fund's assets
Contribution Fee	0% to 3.3% (as agreed with your financial adviser)
Switching Fee	Unlimited free switches
Buy/Sell Spread	0.04%/0.04%
APIR Code	DDH0006AU
Platforms	BT Wrap, Mentor, Investment Exchange

### Contact Us

For more information on the DDH Fixed Interest Fund, please visit [www.ddhgraham.com.au](http://www.ddhgraham.com.au) or contact our Advisory Team on 1800 226 174.