

## DDH Australian Shares Fund

(formerly the Q Invest Investment Access Funds – Australian Shares Fund)

### *Overview of DDH Investment Access 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.

Investors' investment decisions need to take into account many factors including their objective, risk and return preferences and investment time horizons. This means that with a choice of nine individual Investment Access Funds the choice of Fund, or a combination of Funds, is a personal choice.

### *Investment Manager*

As one of Australia's largest wholesale fund managers with approximately \$52 billion in funds under management, 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.

### *Investment objective*

The DDH Australian Shares Fund seeks to provide long term capital growth and some franked income through investment in Australian shares.

### *Investment philosophy*

The Funds' investment philosophy is to identify, quantify and manage those things which impact on funds' returns and do so using autonomous investment teams. This approach is what QIC terms "whole of fund management". It benefits from interaction but also produces consistently independent, diversified, risk-controlled, active management.

### *Benefits of the Fund*

The DDH Australian Shares Fund gives the opportunity to enjoy:

- Affordability;
- Competitive fees;
- Investment management expertise;
- Diversification;
- Simplicity;
- Regular reporting; and
- Access to your money.

### *Commencement date of the Fund*

The DDH Australian Shares Fund commenced on 9 March 2002.

### *Risk/return profile*

The Investment Access Australian Shares Fund has a medium to high risk/return profile. It has a lower risk investment than the DDH Aggressive Growth Fund.

### *Minimum suggested timeframe*

Investors should view the DDH Aggressive Growth Fund as having a minimum investment timeframe of 7 years.

### *Performance*

The DDH Australian Shares Fund achieved the following performance to 30 June 2010:

	1 Year (%)	3 Year (%)	5 Year (%)
Total Return	10.38	-9.22	2.82
Growth Return	7.97	-14.96	-7.98
Distribution Return	2.41	5.74	10.80

\* The above performance figures are net of ongoing fees and expenses and assume all income has been reinvested. They represent past performance and are not indicative of future returns.

### *Asset allocation*

The Fund invests in Australian shares although from time to time cash will be retained by the Fund for operational purposes. The following investment ranges apply:

Asset Allocation	Minimum (%)	Maximum (%)
Australian Shares	100	100

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### Other key data

Minimum Initial Investment	\$2,000 per Fund (Lump Sum)  \$500 per Fund (Regular Savings Plan)
Minimum Additional Investment	\$500 per Fund (Lump Sum)  \$100 per month per Fund (Regular Savings Plan)
Minimum Withdrawal	\$500 per Fund (subject to min balance)
Minimum Balance	\$1,000 per Fund
Minimum Switch	\$500 per Fund (subject to min balance)
Entry Fee	Nil
Exit Fee	Nil
Switch Fee	Nil
Withdrawal Processing	Approx 10 working days
Income Distribution	Half Yearly (end of June and December)
Distributions	Direct credit or reinvestment (reinvestment only if using Regular Savings Plan)
Annual Management Fees*	
Conservative Growth	1.25% for amounts up to and including \$200,000  0.925% for amounts in excess of \$200,000
Balanced Growth	1.45% for amounts up to and including \$200,000  1.075% for amounts in excess of \$200,000
Aggressive Growth	1.55% for amounts up to and including \$200,000  1.125% for amounts in excess of \$200,000
Australian Shares	1.50% for amounts up to and including \$200,000  1.100% for amounts in excess of \$200,000

\* Fees from 1 July 2009

Contact Us	For more information, please visit <a href="http://www.ddhgraham.com.au">www.ddhgraham.com.au</a> or contact our Advisory Team on 1800 226 174.
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