

# DDH CASH FUND

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## CONTACT DETAILS

If you have any questions or would like more information about the DDH Cash Fund ('Fund'), please contact us at:

### FUND SERVICES

**PHONE** 1800 226 174 (Freecall)  
weekdays between 9:00am and 5:00pm (AEST)  
**EMAIL** [investments@ddhgraham.com.au](mailto:investments@ddhgraham.com.au)  
**FAX** (07) 3210 6986  
**WEBSITE** [www.ddhgraham.com.au](http://www.ddhgraham.com.au)

### ADDRESS

DDH Graham Limited  
GPO Box 330, Brisbane QLD 4001  
Level 9, 324 Queen Street, Brisbane QLD 4000

**This Product Disclosure Statement ('PDS') is a summary of significant information you need to make a decision about the Fund. It includes references to other important information including the DDH Managed Funds Additional Information Guide ('Guide') that is taken to form part of this PDS.**

**You should consider all this information before making a decision about the Fund.**

If you invest in the Fund, you can access a copy of this PDS from our website at [www.ddhgraham.com.au](http://www.ddhgraham.com.au). Alternatively, you can request a printed copy of this PDS free of charge by contacting Fund Services. The information provided in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Information in this PDS may change from time to time and where the changes are not materially adverse to investors, the information may be updated on our website. A printed copy of any updated information is available free of charge by contacting Fund Services.

The invitation to invest in the Fund is only available to persons receiving this PDS in Australia. It is not made, directly or indirectly to persons in any other country.

## 1. ABOUT DDH

DDH Graham Limited ('DDH', 'we', 'our', 'us') is an independently-owned Queensland-based funds management and administration organisation founded in 1981. DDH has considerable experience in trust management and administration. It is the responsible entity or fund manager for a number of financial asset funds and property funds and operates money market products. DDH is an unlisted public company and is the holder of an Australian Financial Services Licence (Licence No. 226319).

DDH is the responsible entity of the Fund. As responsible entity, DDH is responsible for the management and administration of the Fund.

DDH has appointed an independent custodian to hold the assets of the Fund.

For further information on DDH, please refer to our website: [www.ddhgraham.com.au](http://www.ddhgraham.com.au).

## 2. HOW THE FUND WORKS

The Fund is a registered managed investment scheme governed by a constitution (as well as the Corporations Act and other relevant laws).

Like most managed funds, the Fund is a unit trust. In exchange for your invested money you are issued interests in the Fund called 'units'. Your units represent your proportionate share of the Fund and reflect the value of your investment. The price (or value) of your units in the Fund will vary as the market value of the assets of the Fund rises and falls.

Certain rights (such as a right to any income and a right to vote) are attached to your units. You may also have obligations in respect of your units. Relevantly, the Fund's constitution (together with the Corporations Act and other relevant laws) sets out the rights, obligations and entitlements which are attached to your units. In addition, the constitution sets out our powers, duties and obligations as the responsible entity, including our right to be indemnified out of the Fund's assets, and the rules and procedures under which the Fund operates, including:

- Unit pricing,
- Application and withdrawal procedures,
- The calculation and distribution of income,
- Meetings of investors, and
- Termination of the Fund.

The Fund's constitution has been lodged with the Australian Securities and Investments Commission (ASIC) and is available free of charge by contacting Fund Services on 1800 226 174 (if you are a direct investor) or from your Service Operator (if you are an indirect investor via a Master Trust or Wrap Service).

We may amend the constitution if we reasonably consider that the amendments will not adversely affect the rights of investors. Otherwise, we may alter the constitution by calling an investors meeting (unless an exemption from that requirement is available under relevant law or ASIC policy).

## INVESTING IN THE FUND

### Direct Investors

To invest in the Fund you will need to complete an Application Form. Please refer to Section 8 of this PDS for further information.

You may increase your investment in the Fund by acquiring additional interests in the Fund via EFT or by cheque. Before making an additional investment you should ensure you have read the current version of the PDS.

The Fund processes withdrawals monthly based on the end of month unit price. You may also request to withdraw your investment in the Fund at any time by writing to us. Withdrawal requests will normally be paid by us within seven business days from the date we determine to accept your request at each month end and can be deposited directly into your nominated financial institution account.

The following are the minimum transaction amounts\*.

Minimum Amount	Lump Sum	With Regular Savings Plan
Initial Investment	\$2,000	\$500
Additional Investment	\$500	\$100
Withdrawal	\$500	\$500
Transfer/Switch	\$500	\$500
Account Balance	\$500	\$500

\* DDH may accept a lesser amount at its discretion. We reserve the right to vary these minimum amounts.

There may be some circumstances when withdrawals are suspended, such as when units cannot be accurately priced or if the Fund becomes illiquid.

Subject to certain minimum requirements, DDH may allow you to transfer your units in the Fund to another person in Australia.

### Indirect Investors

To invest in the Fund you will need to complete any form(s) provided by your service provider, please refer to Section 8 of this PDS for further information.

The minimum transaction amounts are determined by us and your Service Operator. You may also increase or decrease your investment in the Fund by directing your Service Operator to acquire further units in the Fund or dispose of all or part of your investment in the Fund. To increase or decrease your investment in the Fund, you will need to complete the relevant forms available from your Service Operator. Withdrawal requests will normally be paid to your Service Operator within a specified timeframe determined by us and your Service Operator.

Please note that we have absolute discretion to accept or refuse any application without giving any reason.

## DISTRIBUTIONS

The Fund may earn income such as dividends or interest. The Fund may also realise capital gains or losses on the sale of investments. Distributable income and net realised capital gains (if any) will be determined monthly and will normally be paid within 15 business days from the end of the month. The amount of distributions will vary from period to period and there may be periods in which no distribution is made. Distributions are calculated on a per unit basis and will be paid to investors based on the number of units held as at the end of the distribution period.

If the number of units on issue increases before the end of a distribution period, this could decrease the level of distributable income per unit that might otherwise have been payable.

You can choose to have your distributions of income:

- Reinvested in additional units; or
- Paid directly to a nominated Australian bank account. (The account nominated by the Investor must be in the name of the Investor, as it is our policy not to make third party payments.)

If you don't make a choice, income distributions will be automatically reinvested in additional units. Where your distributions are reinvested, the units you receive will be issued to you without a buy spread being added.

You may change your choice for distribution payments by notifying DDH in writing at least 5 business days before the end of the distribution period, and this will apply to all subsequent distributions.

### Direct Investors

Distributions will be made to you, and you can choose to receive your distributions in cash or for them to be reinvested in the Fund.

### Indirect Investors

Distributions will be made to your Service Operator if you are an indirect investor. If distributions are paid to you by your Service Operator, your Service Operator may pay distributions at times that vary from the above.

**You should read the important additional information about how the Fund works in the Additional Information Guide before making a decision to invest in the Fund. The Guide is available from [www.ddhgraham.com.au/Forms-documents](http://www.ddhgraham.com.au/Forms-documents) or on request by phoning 1800 226 174. This information might change between the time you read this PDS and the day you acquire units in the Fund.**

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## 3. BENEFITS OF INVESTING IN THE FUND

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The Fund, which is part of the DDH Investment Access Funds suite of Funds, offers you a range of benefits and features including:

- **Potential for income** to meet your investment needs.
- **Investor flexibility** as the Fund is open to both direct investors and indirect investors who wish to invest in the Fund via a master trust or a wrap service (i.e. a Service Operator).
- **Online account access is available for direct investors**, which allows you to view account balances, recent transaction and distribution details. Indirect investors should make contact with their Service Operator.
- **Online resources** including information and reports on topics such as performance history, asset allocations, unit prices, fund and market commentaries and updates as well as access to the necessary brochures and forms.
- **Ability to keep track of investments** for direct investors by providing:
  - Distribution statements containing details of distributions
  - Transaction statements detailing your applications, withdrawals and balances (including unit prices)
  - Personalised annual taxation statements, providing all the relevant information you will need to complete your tax return
  - Upon request we will send you (free of charge) a copy of the audited financial reports of the Fund
  - Confirmation of your previous transactions and any other additional information about your investments by calling us on the number provided or via email at [investments@ddhgraham.com.au](mailto:investments@ddhgraham.com.au).

### Indirect Investors

**Please note** for indirect investors, information about your investment in the Fund will be provided by your Service Operator. We will also provide reports on the Fund to your Service Operator who will use these reports to provide you with their own regular reporting. Your Service Operator should be your first point of reference for any investor queries.

## 4. RISKS OF MANAGED INVESTMENT SCHEMES

All investments have some level of risk. It is important to keep in mind one of the principles of investing: the higher the potential reward, the higher the risk of losing money. The reverse is also generally true: the lower the risk, the lower the potential reward. Different investment strategies carry different levels of risk, depending on the assets that make up the investment strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk.

It is important to understand that:

- The value of the investments may go up and down;
- Investment returns are not guaranteed and investors may lose some or all of their money;
- The level of returns may vary and future returns may differ from past returns; and
- The appropriate level of risk for each person depends on a range of factors, including age, investment time frame, where other parts of the investor's wealth is invested, and the investor's risk tolerance.

Risks of managed investment schemes vary depending on: the type and mix of securities that the fund invests in such as cash, fixed interest, property, and shares and the change in the value of those securities (security specific risk); the variability of returns of the broad market for those securities and the possibility that the market return is negative over short or even extended periods of time (market risk); the fluctuations in the value of the Australian dollar relative to other currencies for international securities (currency risk); the risk that governments may introduce regulatory or tax changes that affect the value of the securities of the fund (regulatory risk); the risk that a fund's trading counterparties cannot meet their financial obligations (credit and counterparty risk); and the risks associated with the use of derivative contracts such as performance differences, liquidity, credit and counterparty risk (derivative risk).

### SIGNIFICANT RISKS OF INVESTING IN THE DDH CASH FUND

There is no guarantee that the value of your initial investment will be maintained. In other words, the value of your investment may rise or fall. Significant investment risks include:

- **Credit Risk**- The issuer of fixed interest or debt securities may fail to pay interest and principal in a timely manner, or negative perceptions of the issuer's ability to make sure payments may cause the price, and therefore value, of those securities to decline.
- **Counterparty risk** - There is the chance that the Fund's trading counterparties become insolvent or cannot otherwise meet their obligations to the Fund.
- **Regulatory risk** - The Fund may be affected by changes to legislation or government policy. These changes are monitored by DDH and action is taken, where appropriate, to facilitate the achievement of the Fund's investment objectives.

- **Fund risk** - Investing in a managed investment scheme carries with it the risks of that investment vehicle including: the fees and costs for the Fund could change; DDH could be replaced as the responsible entity and/or investment manager for the Fund; or the Fund could terminate. There is also a risk that investing in the Fund may give different results than investing directly yourself in the underlying securities because of the income or capital gains accrued in the Fund and the consequences of investment and withdrawal by other investors in the Fund.
- **Manager risk** - The Fund may fail to meet its investment objective due to DDH's security selection or implementation processes.
- **Other risks** - Managed investment schemes are also subject to operational risk in that circumstances such as strikes or industrial disputes, fires, war, civil disturbance, terrorist acts, state emergencies and epidemics may prevent the Fund from being managed in accordance with its investment strategy.

## 5. HOW WE INVEST YOUR MONEY

When it comes to choosing an investment in the Fund, you should consider:

- The likely investment return;
- The risk; and
- Your investment timeframe.

### DDH CASH FUND - FUND INFORMATION

#### Description

The Fund allows investors to access the interest rate returns available from at-call and term deposit accounts held with Australian banks.

#### Investment Objective

The Fund aims to produce an interest rate return for investors of no less than 0.25% (after management fees) below the Reserve Bank of Australia Cash Rate.

#### Investment Strategy

The Fund will seek out and invest in competitive "at call" deposits and in addition, may invest in fixed term deposits with licensed Australian deposit-taking institutions, including banks, building societies and credit unions.

#### Commencement Date

October 2006

#### Suggested Minimum Time Horizon

None

#### Risk Profile

Low - Relatively stable returns, with a low potential for loss of capital.

This may suit investors with a short to medium term investment horizon, seeking a steady and reliable income stream.

## Asset Allocation

Asset Class	Benchmark (%) <sup>*</sup>	Range (%)
Australian Shares	0	0
International Shares	0	0
Listed Property	0	0
Unlisted Property	0	0
Australian Fixed Interest	0	0
International Fixed Interest	0	0
Cash	100	100
Alternative Investments	0	0

<sup>\*</sup>The Benchmark is the neutral allocation for each asset class.

## THE FUND INVESTMENTS

In order to gain exposure to the investment markets, the Fund may invest directly or indirectly via other unlisted trusts.

## ENVIRONMENTAL, SOCIAL, AND ETHICAL CONSIDERATIONS

We do not take into account labour standards, environmental, social or ethical implications for the purpose of selecting, retaining or realising the investments.

## CHANGING THE INVESTMENT STRATEGY

We may change the Fund's underlying funds, strategies, asset ranges, asset allocation, including adding or removing available asset classes, at any time. Any changes will be made in accordance with our continuous disclosure obligations as set out in this PDS.

## 6. FEES AND COSTS

### CONSUMER ADVISORY WARNING

The Corporations Regulations 2001 requires us to include the following standard consumer advisory warning. This warning is required to be inserted into all product disclosure statements for managed investment products where fees or costs may be deducted from amounts to be held for members of the managed investment scheme and is not specific to this PDS.

### DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1%, could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

### TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed investment fee calculator to help you check out different fee options.

The following table shows the fees and costs you may be charged for investing in the Fund. This information can be used to compare costs between different simple managed investment schemes. The fees and costs may be deducted from your account balance or deducted from the returns on your investment. Unless otherwise stated, all fees and costs disclosed in this document are inclusive of the net effect of GST.

Type of Fee or Cost	Amount
<b>Fees when your money moves in or out of the fund</b>	
Establishment Fee	Nil
Contribution Fee*	Nil
Withdrawal Fee	Nil
Termination Fee	Nil
<b>Management Costs</b>	
The fees and costs for managing your investment#	0.22% p.a.

\* If you apply through a licensed financial adviser this fee is payable to the financial adviser as a commission. You may be able to negotiate this fee with them.

# For Wholesale Clients, we may individually negotiate a rebate of part of the management fee. Other than provided for in ASIC relief, we are not permitted to negotiate fee arrangements with other Investors.

The management costs for the Fund incorporate goods and services tax (GST) after taking into account any expected input tax credits. At least 30 days prior notice will be given to unitholders before any fee increase or the introduction of a new fee takes effect.

Warning: additional fees may be paid to your financial adviser so please refer to your adviser's financial services guide or statement of advice which should contain information about these fees.

## TRANSACTION AND OPERATIONAL COSTS

DDH incurs transactional and operational costs when buying or selling Fund assets.

So that existing investors in the Fund are protected from these costs, DDH may apply a buy/sell spread to investors as they enter and exit the Fund; as reflected in the Application Price and Redemption Prices of the Fund. For example, \$50,000 was invested in, or withdrawn from, the Fund, and a buy spread of +0.15% and a sell spread of -0.15% was applied, the cost of your buy/sell spread would be \$75 in and \$75 out.

The buy/sell spread is an additional cost to you, and is not charged separately. However, under the Constitution we may charge up to 0.5% of the assets as transaction costs.

Currently no buy/sell spread costs apply to the Fund. DDH may introduce buy/sell spread costs without notice when it is necessary to protect the interest of existing investors and if permitted by law. Up-to-date information on the current 'buy' and 'sell' spreads for the Fund will be available at [www.ddhgraham.com.au](http://www.ddhgraham.com.au) or by contacting Fund Services on 1800 226 174.

## ADDITIONAL TRANSACTIONAL AND OPERATIONAL COSTS

Additional transactional and operational costs associated with dealing with the Fund's assets may be recovered from the Fund. Transactional and operational costs, other than buy/sell spread, may include brokerage, investment settlement fees, clearing costs and applicable stamp duty when underlying assets are bought or sold.

The total transactional and operational costs incurred by the Fund for the year ended 30 June 2017 was calculated to be \$NIL based on a \$50,000 holding (approximately 0.00% of total average net assets). The total transactional and operational costs, were calculated to be \$NIL based on a \$50,000 holding (approximately 0.00% of total average net assets).

## EXAMPLE OF ANNUAL FEES AND COSTS FOR THE FUND

This table gives an example of how fees and costs in the Fund can affect your investment over a one year period. You should use this table to compare this product with other managed investment products.

EXAMPLE:		BALANCE OF \$50,000 WITH A CONTRIBUTION OF \$5,000 DURING YEAR
Contribution Fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
<b>PLUS</b> Management Costs	0.22% p.a.	<b>And</b> , for every \$50,000 you have in the Fund you will be charged \$110 each year. <sup>^</sup>
<b>EQUALS</b> Cost of Fund		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000* during that year, you would be charged fees of \$110 <sup>#</sup> .
		<b>What it costs you will depend on the investment option you choose and the fees you negotiate.</b>

\* You may also incur transaction costs when you invest in or withdraw from the Fund. Please refer to 'Transactional and operational costs' above for more information. You may also incur adviser fees depending on what you agree with your adviser.

<sup>^</sup> Management costs comprise management fees of \$110 and indirect costs of \$NIL.

<sup>#</sup> This example assumes that the \$5,000 contribution occurs at the end of the year and therefore management costs are calculated using the \$50,000 balance only.

**You should read the important information about fees and costs in the Additional Information Guide before making a decision to invest in the Fund. Go to [www.ddhgraham.com.au/Forms-documents](http://www.ddhgraham.com.au/Forms-documents) or on request by phoning 1800 226 174. This material relating to fees and costs may change between the time you read this PDS and the day when you sign the application form.**

## 7. HOW MANAGED INVESTMENT SCHEMES ARE TAXED

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**Warning: You should note that investing in a registered managed investment scheme is likely to have tax consequences. You are strongly advised to seek professional tax advice.**

You should note that **registered managed investment schemes do not pay tax on behalf of investors**. Investors are assessed for tax on any income and capital gains generated by the registered managed investment scheme.

### PROVIDING YOUR TAX FILE NUMBER (TFN)

#### Direct Investors

You are not required to supply us with your TFN. However, if you do not provide your TFN and you do not have an exemption, we will deduct tax from your income distributions at the highest marginal tax rate, plus the Medicare levy.

If you are eligible to claim an exemption you must specify the exemption being claimed on the Application Form, for example:

**Type 1:** Age, disability support or service pension

**Type 2:** Wife, widow, special needs pensions, carer or parenting (singles) payments

**Type 3:** Company which is not required to lodge a tax return or a non-resident investor.

#### Indirect Investors

You are not required to supply us with your TFN. However, your Service Operator may ask you to supply your TFN. Please refer to the offer document the Service Operator gives you.

**You should read the important information about the taxation consequences of investing in the Fund in the Additional Information Guide before making a decision to invest in the Fund. The Guide is available from [www.ddhgraham.com.au/Forms-documents](http://www.ddhgraham.com.au/Forms-documents) or on request by phoning 1800 226 174. This information might change between the time you read this PDS and the day you acquire units in the Fund.**

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## 8. HOW TO APPLY

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### Direct Investors

To invest in the Fund:

1. Read this Product Disclosure Statement.
2. Read the important information referenced in the DDH Managed Funds Additional Information Guide.
3. Complete ALL sections of the DDH Managed Funds Application Form.
4. Read and sign the declaration in the Application Form.
5. Attach your supporting identification and documents, including any power of attorney authorisations.
6. Lodge your Application Form together with your supporting identification and documents. We recommend that you keep copies for future reference.

Your original Application Form, supporting identification and documents, and cheque must be posted to or lodged directly at the DDH office. **Please note that faxed or email copies of an initial application will not be processed.** Subsequent transactions and changes to details may be via fax or email if elected on the initial application form.

Payment methods other than cheque are available i.e. you initiate an electronic transfer of funds to DDH's bank account. Please contact Fund Services on 1800 226 174 for further details.

DDH may, in its absolute discretion, accept or refuse to accept, in whole or in part, any application for units without providing any reasons. If for any reason DDH refuses or is unable to process your application, we will return your application money to you. You will not be entitled to interest on your application money in this circumstance.

### Indirect Investors

Indirect investors can invest in the Fund by completing the relevant form(s) available from your Service Operator. You do not need to complete any of our forms. You will not become an investor in the Fund but instead, it is generally the Service Operator that invests in the Fund on your behalf that becomes an investor in the Fund. Therefore, we do not directly send you confirmation of transactions, distribution statements, annual reports or tax statements. Information about your investment in the Fund will be provided by your Service Operator.

## COOLING-OFF PERIOD

### Direct Investors

A 14 day 'cooling-off period' will generally apply to your initial investment in the Fund if you are a retail client under the Corporations Act. If, during the 14 day cooling-off period, you decide that the investment does not meet your needs, then simply advise us in writing.

The 14 day period starts when your initial transaction confirmation is received by you, or five business days after your units are issued, whichever is earlier.

If you advise us you wish to terminate your investment during the cooling-off period, then we will refund your investment. If we have already issued units to you, then your investment will be reduced or increased for market movements and transaction costs. We will also deduct any tax or duty incurred and a reasonable amount for administration costs. As a result, the amount returned to you may be less than your original investment.

**Please note** that the cooling-off period will lapse if you transact on your account within the 14 day period. Under normal circumstances, refunds are made within seven working days of you notifying us (and where relevant, once we have established your identity). For more information, please call Fund Services on 1800 226 174.

**Please note** that cooling-off does not apply to certain additional investments (including if you elect to reinvest your distributions or any applicable rebates on Management Fees).

### Indirect Investors

Any cooling-off provisions that apply will be provided by your Service Operator. You should consult your Service Operator for details.

## COMPLAINTS

If you have a complaint concerning your investment in the Funds please contact us on 1800 226 174 or put your complaint in writing and send it to:

### DDH Graham Limited - Compliance Officer

Reply Paid 330  
Brisbane QLD 4001

We will acknowledge any complaint in writing within 14 days of receiving the complaint and make every effort to resolve your issue within 45 days of being notified.

If the action taken by us is not satisfactory to you the complaint can be lodged with the Financial Ombudsman Service Limited ('FOS') of which we are a member. FOS is an external dispute resolution service provider which provides free advice and assistance to consumers to help resolve complaints relating to financial service providers, and can be contacted as follows:

### Financial Ombudsman Service Limited

GPO Box 3  
Melbourne VIC 3001  
Freecall: 1300 78 08 08  
Fax: (03) 9613 6399  
Online complaint lodgement: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)

## 9. OTHER INFORMATION

### Additional Disclosure Information

The Fund is, or is expected to become, a 'disclosing entity' and is subject to regular reporting and continuous disclosure obligations. Copies of documents lodged with ASIC may be obtained from, or inspected at, an ASIC office. You can also call us to obtain copies of the following documents, free of charge:

- The Fund's Annual Report most recently lodged with ASIC
- Any half-year report lodged with ASIC after the lodgement of the Annual Report and before the date of this PDS
- Any continuous disclosure notices given by the Fund after lodgement of the Annual Report and before the date of this PDS.

**You should read the important additional information in the Additional Information Guide before making a decision to invest in the Fund. The Guide is available from [www.ddhgraham.com.au/Forms-documents](http://www.ddhgraham.com.au/Forms-documents) or on request by phoning 1800 226 174. This information might change between the time you read this PDS and the day you acquire units in the Fund.**



## MORE INFORMATION

For more information please refer to the DDH Managed Funds Additional Information Guide available from [www.ddhgraham.com.au](http://www.ddhgraham.com.au).

Alternatively please phone Fund Services on 1800 226 174 between 9:00am and 5:00pm (AEST), Monday to Friday, or email [investments@ddhgraham.com.au](mailto:investments@ddhgraham.com.au).