

## DDH FIXED INTEREST FUND

The DDH Fixed Interest Fund invests primarily in Australian fixed interest markets. The Fund gives investors access to wholesale portfolios managed by QIC, a leading fixed interest manager.

### OBJECTIVE

The Fund's objective is (before fees) to exceed the performance of the Bloomberg AusBond Composite Bond Index over the medium term by actively investing in a diversified, medium risk, portfolio of predominantly Australian and international higher yielding (sovereign and corporate) fixed interest securities and derivatives, through investment in the Underlying Fund.

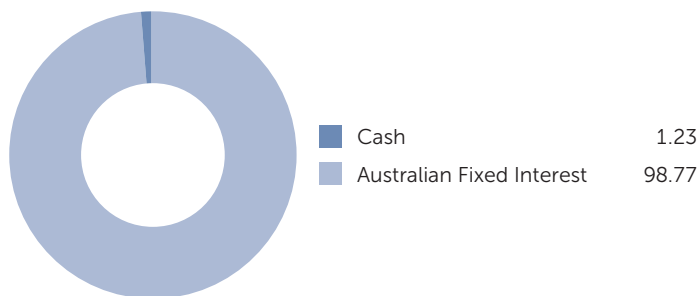
### STRATEGY

The Underlying Fund actively invests in a diversified, medium risk, portfolio of fixed interest securities and derivatives. The Underlying 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 25% exposure to international higher yielding (sovereign and corporate) fixed interest 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. QIC seeks to add value through a disciplined approach to the selection of the investments held by the Underlying Fund.

### QIC AS INVESTMENT MANAGER

DDH has appointed QIC Limited ACN 130 539 123 (QIC) as the Fund's wholesale investment manager. As one of Australia's largest wholesale fund managers 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. For further information on QIC, please refer to their website: [www.qic.com](http://www.qic.com).

### ACTUAL ASSET ALLOCATION (%)



INVESTMENT  
MANAGER



### AT A GLANCE

APIR Code	DDH0006AU
Management costs	0.68% p.a.
Buy Spread	+0.05%
Sell Spread	-0.12%
Inception date	July 2006
Minimum investment	\$2000 (Lump Sum) \$500 (Regular Savings Plan)
Income distribution	Quarterly

### FEATURES

#### Flexibility

Open to both direct investors and indirect investors who wish to invest in the Fund via a master trust or a wrap service.

#### Low to Medium Risk/Return

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

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

**Suggested Minimum Time Frame** 3 Years

### PERFORMANCE RETURN %<sup>1,2,3</sup>

	Total	Growth	Dist
3 months	0.70	0.19	0.51
1 year	1.99	-0.57	2.56
2 years (pa)	2.28	-1.50	3.78
3 years (pa)	2.32	-1.57	3.89
5 years (pa)	3.57	-1.01	4.58
Inception (pa)	5.55	-0.27	5.82

1. Past performance is not a reliable indicator of future performance.
2. Total Return represents unit price movements and assumes all distributions are reinvested; Growth Return represents unit price movement only; Distribution Return represents the difference between Total Return and Growth Return.
3. All performance figures are net of ongoing fees and expenses.

### UNDERLYING FUNDS

Fund profiles for each of the Underlying Fund(s) will be attached at the end of each quarter (30 Sept, 31 Dec, 31 Mar & 30 Jun):

**QIC Australian Fixed Interest Fund**



### MORE INFORMATION

For more information please refer to the Product Disclosure Statement 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).