

## DDH CASH FUND

The DDH Cash Fund allows investors to access the interest rate returns available from at-call and term deposit accounts held with Banks supervised by APRA.

### OBJECTIVE

This 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.

### STRATEGY

The Fund will seek out and invest in competitive "at call" deposits and in addition, may invest in fixed term deposits (to a maximum of 25%) with banks supervised by APRA.

### DDH AS INVESTMENT MANAGER

DDH has been managing cash deposit funds for in excess of 30 years and is well experienced in accessing bank deposits to meet the Fund investment criteria and maximise investor outcomes in a low risk environment.

### AT A GLANCE

APIR Code	DDH0009AU
Management costs	0.22% p.a.
Buy Spread	+0.00%
Sell Spread	-0.00%
Inception date	October 2006
Minimum investment	\$2000 (Lump Sum) \$500 (Regular Savings Plan)
Income distribution	Monthly

### FEATURES

#### Low Cost

Low management costs

#### 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 Risk/Return

A relatively high level of capital security via a diversified portfolio of cash and term deposits held with banks supervised by APRA.

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

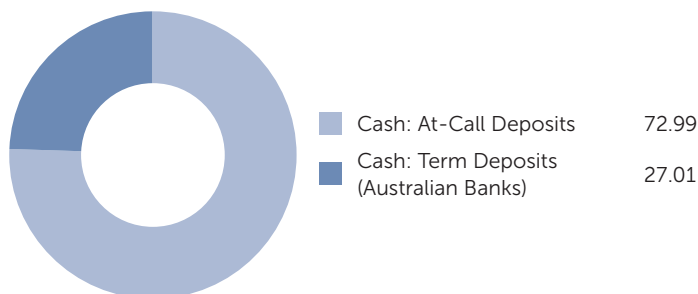
**Suggested Minimum Time Frame** None

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

	Total	Growth	Dist	Annualised
1 month	0.14	-0.04	0.18	1.72
3 months	0.43	-0.04	0.47	1.73
1 year	1.77	-0.04	1.81	
2 years (pa)	1.83	0.00	1.83	
3 years (pa)	2.00	0.00	2.00	
5 years (pa)	2.37	0.01	2.36	
Inception (pa)	3.79	0.15	3.64	

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.

### ACTUAL ASSET ALLOCATION (%)



### 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).