

MILLBROOK GROUP

10.61% Average return
per annum*

*As at 30 June 2025

Millbrook Income Fund High Yield Select

For Wholesale Investors Only

A Property Credit Investment that Ticks all the Boxes

- ☒ **Security** – A proven track record of over 15 years. Since 2017 we have advanced \$1.14bn in loans and repaid our investors \$803m.
- ☒ **Reliability** – Interest paid monthly.
- ☒ **Attractive Return** – Investments currently yield on average 8% - 16%* per annum.

Fixed returns.
Personal service.
Proven performance.

MILLBROOK
GROUP

Millbrook Income Fund High Yield Select

Millbrook Group

Millbrook Group is a specialist property credit fund manager. Established in 2005, Millbrook has a proven track record in providing investors with attractive capital stable returns. With a genuine focus on building personal relationships, we consistently deliver on our core values of trust, integrity, innovation, and teamwork. We co-invest alongside our investors and since 2017 have advanced \$1.14bn in loans and repaid our investors \$803m.

Millbrook Income Fund High Yield Select

Millbrook Income Fund High Yield Select provides investors with the advantage of selecting the specific mortgage invested in, with a range of registered 1st and 2nd mortgages with different security types & location, terms and LVR's. Investments can be tailored to suit individual risk profiles. Intending investors are provided with a summary of the proposed mortgage loan including the valuation of the security property. The minimum investment term is 12 months, distributions paid monthly.

We treat your money like it is our own.

Millbrook Income Fund

Fund Name	Millbrook Income Fund
Fund Size	\$205,376,300*
Structure	Unregistered Contributory Mortgage Fund limited to wholesale and sophisticated investors
Responsible Entity Manager	Responsible Entity (Manager) Millbrook Funds Pty Ltd (ACN 149 711 419) holder of AFSL 402900
Commenced	Fund: 2011

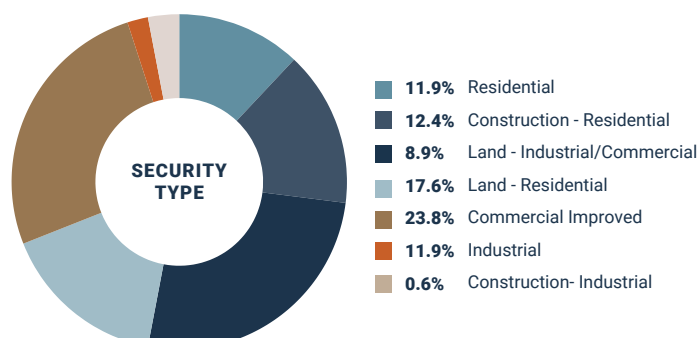
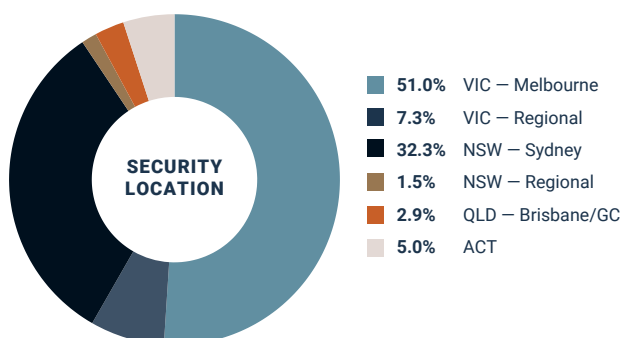
Millbrook Income Fund High Yield Select

High Yield Select Option Size	\$186,443,290*	Application/Withdrawal fees	Nil
Minimum Investment	\$100,000	Management Fee	Nil
Distributions	Monthly	Unit Value	\$1.0000
Commenced	2011		

*As at 30 June 2025

Loan Book Analysis

MILLBROOK INCOME FUND HIGH YIELD SELECT – KEY METRICS AS AT 30/06/25



Millbrook Income Fund High Yield Select

Investment Features

Investor Return	The current return per annum to investors ranges from 8% to 16% for first mortgages and second mortgages.
Investment Term	Investments are usually for a term of 6 months to 24 months depending on the mortgage invested in.
Loan To Value Ratios (LVR's)	As at 30 June 2025 weighted average LVR 67.61%
Security Type	1st & 2nd mortgages
Valuations	First mortgage valuations conducted by a licensed valuer instructed by the Manager.
Reliability	Since 2017 we have advanced \$1.14bn in loans and repaid our investors \$803m.
Compliance	Annual financial audits plus ongoing oversight by an internal Compliance Officer and ASIC oversight of the Manager's AFSL
Custodian	Perpetual Corporate Trust Limited (ABN 99 000 341 533 AFSL 392673)
Information Memorandum	https://millbrookgroup.com.au/investment-funds/millbrook-high-yield

Key Fund Metrics

MILLBROOK INCOME FUND HIGH YIELD SELECT – KEY METRICS AS AT 30/06/25

Average Return	10.61% p.a. (variable)
Weighted Average LVR	67.61%
Security ranking breakdown	1st & 2nd mortgages
Average weighted loan maturity	6 - 24 months
Current High Yield Select Fund size	\$186,443,290
Overall Income Fund size	\$205,376,300

Key Investment Benefits

By investing with the Millbrook Income Fund High Yield Select, you receive the following benefits:

- Your investments are managed by professionals with expertise in the mortgage area
- We assess each borrower and each loan to ensure that the mortgage is suitable to be included in the scheme
- You can choose what secures your investments – the High Yield Select option allows you to exercise control in your investment decision
- NO FEES are charged to members

Invest your way. Decide how you want to invest in property credit funds. Tailor your investment to your individual risk profile, with a range of interest returns and security types

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Important Information

This document does not constitute financial advice. It is also not comprehensive as it is intended to be an overview only, providing a summary of points usually of interest to investors. Intending investors must obtain a copy of the Fund's Information Memorandum (IM) and an investment can only be made by completing the application form included in the IM. Intending investors should seek independent financial advice on whether an investment in the Fund is appropriate for them. All investments, including that of the Millbrook Income Fund, involve the risk of losing all or part of investors investment capital and/or interest. Past performance is not necessarily a guide to future performance.