

MILLBROOK GROUP

7.50% Current rate
per annum*

*At 1 July 2026

Millbrook Credit Fund Diversified

A Property Credit Investment that Ticks all the Boxes

- ☒ **Security** – A 15+ year track record of disciplined mortgage investing, built on conservative underwriting and rigorous risk management.
- ☒ **Reliability** – Interest paid monthly.
- ☒ **Conservative** – Mortgages are usually metropolitan residential in nature with a target weighted average loan to value ratio of 50 – 60%.

Fixed returns.
Personal service.
Proven performance.

MILLBROOK
GROUP

Millbrook Credit Fund Diversified

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 we have advanced in excess of \$1.36bn in loans and repaid our investors \$1.1bn.

Millbrook Credit Fund Diversified

Millbrook Credit Fund Diversified provides investors with the ability to invest in a diversified range of registered 1st mortgages with different security types & location, terms and LVR's. The minimum investment term is 12 months, with distributions paid monthly.

We treat your money like it is our own.

Millbrook Credit Fund

Fund Name	Millbrook Credit Fund (ARSN 125 042 480)
Fund Size	\$159,890,206
Structure	Registered Managed Investment Scheme
Responsible Entity Manager	Millbrook Asset Management Ltd (ACN 123 219 732) holder of AFSL 335001
Commenced	Fund: 2007

Millbrook Credit Fund Diversified

Diversified Option Size	\$47,545,709	Commenced	2020
No. of Loans Invested in	62	Application/Withdrawal fees	Nil
Minimum Investment	\$10,000	Management Fee	1.23%
Distributions	Monthly	Unit Value	\$1.0000

*As at 30 June 2026

Millbrook Credit Fund Diversified

Investment Features

Investor Return	The investor return of Diversified is variable and can change from time to time. The current rate on offer to investors as at 1 July 2026 is 7.50% p.a.
Investment Term	The minimum initial investment term is 12 months. Investors have the ability to withdraw funds upon maturity of their investment by giving 60 days notice prior to maturity. If not, the investment will roll for a further 12 months
Loan To Value Ratios (LVR's)	As at 30 June 2026 weighted average LVR 57.08%
Security Type	Registered first mortgages only
Valuations	Conducted by an independent valuer on Millbrook's panel of valuers.
Reliability	Interest distributions are paid monthly. Since 2017, we have advanced in excess of \$1.36bn in loans and repaid our investors \$1.1bn.
Compliance	Six-monthly financial audits and an annual compliance audit by registered auditors plus ongoing oversight by an internal, majority-independent compliance committee. ASIC oversight of the Manager's Credit Licence and AFSL.
Custodian	Perpetual Corporate Trust Limited (ABN 99 000 341 533 AFSL 392673)
PDS download	https://millbrookgroup.com.au/investment-funds/millbrook-diversified

Key Fund Metrics

MILLBROOK CREDIT FUND DIVERSIFIED – KEY METRICS AS AT 30/06/26

Benchmark	Bloomberg AusBond Bank Bill Index + 1.50%
Weighted Average LVR	57.08%
No. of loans invested in	62
Weighted average loan duration	13.52 months
Current Diversified Fund Size	\$47,545,709
Overall Credit Fund Size	\$160m

HISTORICAL PERFORMANCE	ACTUAL RETURN	BAUBIL + 1.5%*	PERFORMANCE (+/-)
3 months	1.81%	1.44%	+0.36%
1 year	6.96%	5.29%	+1.67%
3 year	7.14%	5.63%	+1.56%
5 years	6.90%	4.57%	+2.33%
Since inception	6.93%	3.95%	+2.97%

* Bloomberg Ausbond BBI + 1.5% (1 Year)

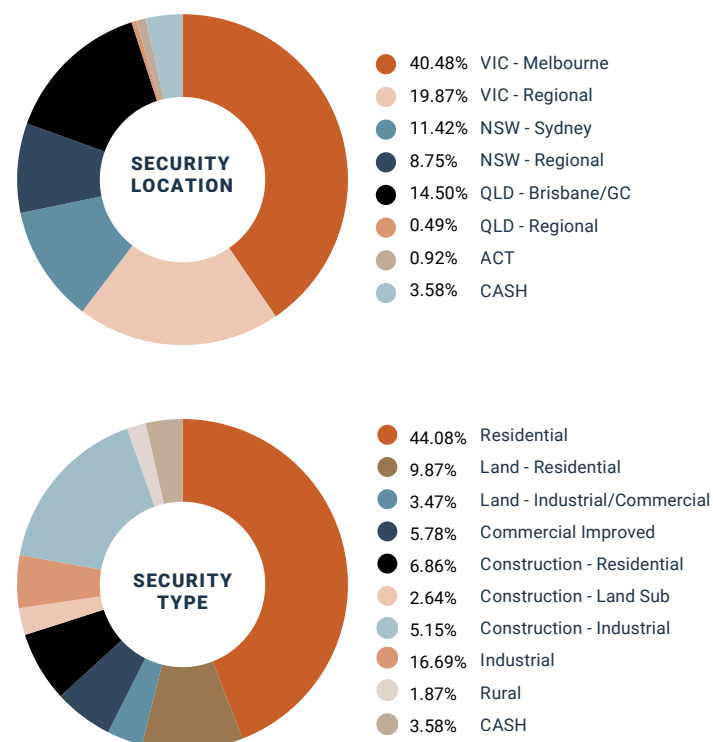
Ratings Held



SQM Research
Millbrook Credit Fund rated High Investment Grade "4 Stars" - 2026

Portfolio Analysis

MILLBROOK CREDIT FUND DIVERSIFIED – KEY METRICS AS AT 30/06/26



Platform Availability

Netwealth, Hub24, AMP North, Australian Money Market, Mason Stevens

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Important Information

This Fact Sheet 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 Target Market Determination and Product Disclosure Statement (PDS), an investment can only be made by completing the application form included in the PDS. 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 Credit 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. Millbrook Asset Management Ltd ABN 81 123 219 732 AFSL /ACL 335001, Responsible Entity for the Millbrook Credit Fund ARSN 125 042 480.